UNITED NATIONS

ST

Secretariat

ST/IC/1992/36
29 May 1992

INFORMATION CIRCULAR

To: Members of the staff at Headquarters

From: The Controller

Subject: RENEWAL OF THE HEADQUARTERS MEDICAL AND DENTAL INSURANCE PLANS EFFECTIVE 1 JULY 1992, AND ANNUAL ENROLMENT CAMPAIGN, 8-12 JUNE 1992*

General

1. The purpose of the present circular is to announce:

(a) The 1992 medical and dental insurance enrolment campaign;

(b) Changes in the premium rates that will come into effect on 1 July 1992;

(c) Modifications in benefits in several health insurance plans which will come into effect on 1 July 1992 (see in particular paras. 21 and 22);

(d) An improvement in the benefits available under the GHI Dental Plan which will come into effect on 1 July 1992 (see para. 25).

Premiums, which are shared between the participants and the Organization, have had to be increased in order to meet the projected costs of the plans resulting from the continuing escalation of medical costs at Headquarters. The new premium rates as well as the percentages of salary pertaining to staff members' contributions to the premiums for the various plans and categories of coverage are set out in annexes I and II to the present circular.

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* Personnel Manual index No. 6170.

Annual enrolment campaign

2. All staff members holding appointments of three months or longer (or six months or longer for dental coverage) under the 100 or 200 series of the Staff Rules, 1/ whose duty station is New York and who are not enrolled in a Headquarters medical/dental insurance plan may enrol during this annual campaign. In addition, those currently enrolled may take the opportunity to review their coverage and change from one plan to another, or change their coverage in respect of the members of their family.

3. The medical and dental plans being offered during the June campaign are:

(a) Blue Cross/Aetna Major Medical (Blue Cross/Aetna);

(b) Blue Cross/WrapAround Plus (WrapAround Plus);

(c) Health Insurance Plan of Greater New York, Health Maintenance Organization (HIP/HMO);

(d) Kaiser Foundation Health Plan of the Northeast, Health Maintenance Organization (Kaiser/HMO);

(e) GHI Dental Plan (GHI).

Any change that may occur in regard to the plans being offered will be announced in an amendment to the present circular.

4. For enrolment purposes, applicants will be required to present proof of eligibility from their respective personnel or administrative officers attesting to their current contractual status. Eligible family members may also be enrolled at this time, provided that evidence of the status (P.5 Personnel Action form) of such family members is presented to the Insurance Section. Interested staff members should carefully review the current status of their family's enrolment, both as to the continued eligibility of children and/or inclusion of those newly eligible or not covered at present.

5. Staff members, particularly those who have no coverage under a United Nations plan or through another family member, are strongly urged to obtain medical insurance coverage for themselves and their eligible family members, especially since the high cost of medical care could result in financial hardship for individuals who become ill and/or are injured and have no such coverage.

6. Staff members are reminded that in the case of a staff member married to another staff member, the insurance coverage, whether at the two-person or family level, must be carried by the higher-salaried staff member.

7. The effective date of insurance coverage for all campaign applications, whether for enrolment, change of plan or change of family coverage, will be 1 July 1992.

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Time and place of enrolment

8. The annual enrolment campaign at Headquarters will be held from 8 to 12 June 1992 at the offices of the Insurance Section of the Office of Programme Planning, Budget and Finance, room S-2765, between the hours of 10 a.m. and 5 p.m. STAFF MEMBERS AT HEADQUARTERS MUST COME IN PERSON TO THE INSURANCE SECTION OFFICE TO COMPLETE THE APPLICATION FORM AND OTHER FORMS AS NECESSARY. The staff of the Insurance Section will be available during the designated dates and hours to provide information and answer specific questions regarding the health plans being offered to staff. In addition, representatives of the insurance companies will be on hand from 8 to 10 June to provide information about the various insurance plans offered. The insurance company desks will be located in the staff activities area near the Secretariat cafeteria entrance.

9. Staff members are reminded that, except as provided in paragraphs 10 and 14 below, this will be the ONLY opportunity until June 1993 to enrol in the United Nations medical and dental insurance plans. This is also an opportunity to review current medical insurance coverages within or outside the Organization and either enrol in one of the United Nations plans or apply for changes within these plans, as may be necessary or desirable. Staff members who are satisfied with their coverage do not need to take any action at this time.

Enrolment between annual campaigns

10. Between annual campaigns, staff members and their family members may be allowed to enrol in the Headquarters medical and dental insurance plans ONLY if at least one of the following events occurs and application for enrolment is made within 31 days thereafter:

(a) In respect of medical insurance coverage, upon receipt of an initial appointment of at least three months' duration at Headquarters under the 100 or 200 series of the Staff Rules;

(b) In respect of dental insurance coverage, upon receipt of an initial appointment of at least six months' duration at Headquarters under the 100 or 200 series of the Staff Rules;

(c) Upon transfer to Headquarters from another duty station;

(d) Upon return from special leave without pay, but only under the health scheme in which insured prior to taking leave (see para. 13 below);

(e) Upon assignment to a mission, under certain conditions (see para. 14 below); and/or

(f) Upon marriage, birth or legal adoption of a child for coverage of the related family member.

Staff members who can demonstrate that they were on mission or annual or sick leave for the entire duration of the annual campaign may enrol within 31 days of their return to Headquarters.

11. In all cases, the completed application for enrolment or re-enrolment must be certified by the appropriate personnel or administrative officer and received by the Insurance Section within 31 days of the occurrence of the event giving rise to entitlement to enrol. Applications and inquiries with regard to changes relating to such events occurring between campaigns should be directed to the Insurance Section as follows:

Insurance Section
Office of Programme Planning, Budget and Finance
Room S-2765
United Nations Headquarters
New York, NY 10017

12. Applications between enrolment campaigns based on any other circumstances or not received within the 31 days of the event giving rise to eligibility will not be receivable by the Insurance Section and will be returned. In this regard, it should be noted that termination of health insurance coverage under a scheme not offered by the United Nations will in no case give rise to any right on the part of a staff member or family member to immediate enrolment in a United Nations plan. If such termination occurs between annual enrolment campaigns, the staff member must wait until the next campaign to enrol in a United Nations plan. Staff members who for any reason may be uncertain about the continuity of their outside coverage are urged to consider enrolling in a United Nations scheme during the present campaign.

Staff on special leave without pay

13. Staff members who are granted special leave without pay are reminded that they may retain coverage for medical and dental insurance during such periods or may elect to discontinue such coverage for the period of the special leave:

(a) Insurance coverage maintained during special leave without pay. If the staff member decides to retain coverage during the period of special leave without pay, the Insurance Section MUST be informed directly by the staff member of his or her intention at least one month in advance of the commencement of the special leave, in person if at Headquarters, or in writing if stationed away from Headquarters. At that time, the Insurance Section will require evidence of the approval of the special leave, together with payment covering the full amount of the cost of the coverage(s) retained (both the staff member's contribution as well as the Organization's share, since no subsidy is payable during such leave);

(b) Insurance dropped while on special leave without pay. Should a staff member decide not to retain insurance coverage(s) while on special leave without pay, no action is required upon commencement of the special leave;

(c) Re-enrolment upon return to duty following special leave without pay. Regardless of whether a staff member has decided to retain or drop insurance coverage(s) during a period of special leave without pay, it is essential that he or she re-enrol in the plan(s) with the Insurance Section upon return to duty, in person if at Headquarters, or in writing if away from Headquarters. This must be done within 31 DAYS OF RETURN TO DUTY. Failure to do so will mean that the staff member will be unable to resume participation in the insurance plan(s) until the following annual enrolment campaign in the month of June.

Staff members assigned on mission

14. In view of the large number of staff members who will go on mission assignment, it has been decided to extend a special medical/dental plan enrolment opportunity to such staff members. The provisions in this respect, which will apply to all staff members going on mission for six months or more, are as follows:

(a) Staff members who at present are not enrolled in any United Nations health insurance plan will be allowed to enrol themselves and eligible family members. The insurance will become effective on the first day of the month in which the mission assignment commences. Enrolment in a health insurance plan in these circumstances must be completed prior to the departure of the staff member on mission assignment;

(b) Staff members assigned to a mission who are enrolled in either HIP or Kaiser, two plans which do not offer full services at locations away from Headquarters, may switch to either Blue Cross/Aetna or Blue Cross/WrapAround Plus. These two plans provide benefits on a worldwide basis, though in the case of Blue Cross/WrapAround Plus, there are no participating providers outside the Headquarters area. Enrolment in the Blue Cross/Aetna or Blue Cross/WrapAround Plus plans under this provision must be completed prior to the departure of the staff member on mission assignment;

(c) Staff members who, at the time of commencement of the mission assignment, do not have GHI Dental coverage but who are already enrolled, together with eligible family members, in Blue Cross/Aetna or Blue Cross/WrapAround Plus may enrol themselves and family members covered under their medical insurance plan in the dental plan. Such enrolment must be completed prior to the departure of the staff member on mission assignment;

(d) Staff members who elect to enrol in a health insurance plan in the circumstances provided under (a) to (c) above forego the right to make any further change during the annual enrolment campaign taking place in the same calendar year as the commencement of the mission assignment. The next opportunity for these staff members to make any change in their insurance coverage will be at the time of the annual enrolment campaign of the following year;

(e) Staff members who are already enrolled in Blue Cross/Aetna or Blue Cross/WrapAround Plus at the time of the mission assignment must retain their existing coverage until the next annual enrolment campaign;

(f) Staff members who will be on mission assignment for a year or more and who will not have eligible covered family members residing in the United States for the duration of the mission assignment may opt for coverage under the Van Breda Medical, Hospital and Dental Insurance plan for staff overseas. Details of this plan are available in the offices of the Insurance Section, room S-2765;

(g) Staff members returning to Headquarters from mission assignment, other than those who qualified and opted for the Van Breda plan, may not change their insurance coverage until the next annual enrolment campaign. Staff members who switched to the Van Breda plan, as provided under subparagraph (f) above, must revert, upon return to Headquarters, to the insurance plan which they had prior to the mission assignment at least until the next annual enrolment campaign. It is essential that such staff members advise the Insurance Section within 31 days of their return to Headquarters.

IN ALL CASES, STAFF MEMBERS GOING ON MISSION ASSIGNMENT WHO WISH TO ENROL IN A HEALTH INSURANCE PLAN OR CHANGE THEIR PRESENT COVERAGE, AS PROVIDED ABOVE, MUST PRESENT EVIDENCE TO THE INSURANCE SECTION OF THE MISSION ASSIGNMENT AND ITS DURATION.

Cessation of coverage of family members

15. The Insurance Section should be notified immediately of changes in the staff member's family which result in a family member ceasing to be eligible, e.g., a spouse upon divorce or a child reaching the age of 25 years, marrying or taking up full-time employment. The responsibility for initiating the resulting change in coverage (e.g. from "staff member and spouse" to "staff member only" or from "family" to "staff member and spouse") rests with the staff member. Staff members who wish to discontinue coverage of a family member under a United Nations plan for any other reason may do so at any time, although this is strongly discouraged. Such deletions of family members from coverage should be communicated to the Insurance Section directly. It is in the interest of staff members to notify the Insurance Section promptly whenever changes in coverage occur in order to benefit from any reduction in premium contribution which may result. Any such change will be implemented on the first of the month following receipt of notification. No retroactive adjustments can be made as a result of failure to provide timely notification of any change to the Insurance Section.

After-service health insurance

16. Staff members are reminded that, among the eligibility requirements for after-service health insurance coverage, is that staff members must be enrolled in a United Nations scheme at the time of separation from service. A minimum of 5 years of prior coverage in a United Nations or specialized agency

health insurance scheme is necessary to qualify for unsubsidized after-service health insurance participation and 10 years of prior coverage for subsidized participation. In both cases, the staff member must be 55 years of age or over as of the date of separation. Full details on the eligibility requirements for after-service health insurance coverage are given in the relevant administrative instructions. 2/ It should also be noted that only family members enrolled with the staff member at the time of separation are eligible for continued coverage under the after-service health insurance programme.

17. After-service participants are also reminded that the restriction set out in paragraph 10 above, to the effect that staff members may switch from one insurance plan to another only during the period of the annual enrolment campaign, does not apply fully to them. As provided in administrative instruction ST/AI/172, an after-service participant may transfer from one United Nations health insurance scheme to another at any time, provided that the Insurance Section receives three months' written notice to enable the adjustment to be effected. This privilege is limited to transfers between medical plans (for example, from the Headquarters Blue Cross/Aetna plan to the Van Breda plan or other United Nations plan, should there be a change in residence within the United States or to another country).

Insurance plans and benefit changes

18. As of 1 July 1992, there will be four medical/hospitalization plans and one dental plan available to United Nations staff at Headquarters. They are described below. As may be seen from annex I, the premium rates for the Blue Cross/Aetna, Blue Cross/WrapAround Plus, HIP and Kaiser plans will increase by varying amounts. The cost of the GHI Dental Plan has increased by approximately 47 per cent in line with the additional cost of the benefit improvements under that plan.

Conversion privilege

19. Participants who cease employment with the United Nations and are not eligible for after-service benefits may arrange for medical coverage under an individual contract. This provision applies to all plans currently offered. The conversion privilege, which is part of the United Nations group contracts with the respective insurance campanies, means that the insurer cannot refuse to insure an applicant, and that no certification of medical eligibility is required. THE CONVERSION PRIVILEGE, HOWEVER, DOES NOT MEAN THAT THE SAME INSURANCE PREMIUM RATES OR SCHEDULE OF BENEFITS IN EFFECT FOR THE UNITED NATIONS GROUP POLICY WILL BE OFFERED IN RESPECT OF INDIVIDUAL INSURANCE CONTRACTS. It should be noted, moreover, that the conversion privilege may be exercised only for separating staff who will continue to reside in the United States as the insurers cannot write individual policies for persons residing abroad. In all cases, the conversion privilege must be exercised WITHIN 31 DAYS OF THE DATE OF SEPARATION. Details concerning conversion to individual policies under Aetna, Blue Cross and Blue Cross WrapAround Plus may be obtained from the Insurance Section, room S-2765. Details concerning

conversion to individual policies under HIP, Kaiser and GHI Dental should be obtained from those companies directly.

Where to address claims and benefit inquiries

20. Although the staff of the Insurance Section is available to assist staff members in administrative matters concerning participation in the various Headquarters insurance plans, claims questions should always be taken up in the first instance directly with the insurance company concerned. The addresses and relevant telephone numbers of the insurance companies are listed in annex XIII to the present circular.

Blue Cross/Aetna Major Medical (Blue Cross/Aetna)

21. The Blue Cross/Aetna Major Medical (Blue Cross/Aetna) insurance plan is a full-indemnity plan that offers worldwide coverage for hospitalization (through Blue Cross) and surgical and medical expenses, and prescription drugs (through Aetna). Under the Blue Cross/Aetna plan, treatment for a covered illness or injury may be obtained from a physician or at a hospital of one's own choosing. Hospital costs for semi-private accommodation are covered in full under Blue Cross. Under the Aetna component, the reasonable and customary levels of surgical, medical and prescription drug expenses are reimbursed at the rate of 80 per cent, after meeting an annual deductible of $125 per individual or $375 per family. When a participant has met the annual deductible and a further $1,000 in copayment (20 per cent of $5,000 of recognized expenses), Aetna will reimburse all further claims incurred in the year, subject to the "reasonable and customary" provision, at 100 per cent. The deductible and copayment requirement must be met each calendar year. There is no lifetime reimbursement limit under the Blue Cross/Aetna plan. Summaries of the benefits of the Blue Cross and Aetna components of the Blue Cross/Aetna plan are set out in annexes III and IV to the present circular respectively.

(a) Premium. The monthly premium for the Blue Cross/Aetna plan, which reflects utilization by its participants, will increase by approximately 18 per cent for the rate renewal period commencing 1 July 1992. While this increase compares favourably with premium increases for the non-United Nations community in the New York area having similar plan structures, it is a greater increase than that of last year. This is due largely to a substantial increase in the cost of the Blue Cross hospitalization component compared with last year. The new premiums are shown in column (1) of annex I to the present circular. The percentages of salary contribution by staff members required to cover the increases are shown in column (1) of annex II to the present circular;

(b) Benefits.

(i) Skilled nursing facilities. Under the Blue Cross component, skilled nursing facilities are covered when the treatment in the facility

would otherwise be rendered by a hospital if no skilled nursing facility was available. In the United States, eligibility is established if the facility is approved by:

- Medicare;
- Joint Commission on Accreditation of Hospitals;
- Empire Blue Cross and Blue Shield in New York State or elsewhere by any Blue Cross plan.

Overseas coverage is approved if the facility is properly accredited and provided that the above-mentioned conditions are met. In reviewing any overseas facility, the focus is on whether the facility provides:

- Direct supervision by a doctor;
- Registered professional nurses on duty 24 hours a day;
- On-site physical therapists and other professionals.

Specifically, the skilled nursing benefit amounts to two days for every one day of covered hospitalization not utilized. The Blue Cross hospitalization plan component provides 365 days of care. Thus, for example, if an individual were to be hospitalized for 100 days, the unused balance of hospital days (265) would be doubled (530) to establish the maximum number of days allowable under the skilled nursing facility benefit. The skilled nursing facility benefit does not provide coverage for custodial care, rest homes, spas and nursing homes where the services do not meet the above criteria;

(ii) Hearing aids and optical lenses. As announced in ST/IC/1992/23, dated 27 March 1992, a hearing aid and optical lens benefit was included in the Aetna component of the Blue Cross/Aetna health insurance plan with effect from 1 April 1992. The modest cost of that benefit is reflected in the premium structure of the Blue Cross/Aetna plan, as shown in column (1) of annex I to the present circular. Reimbursements to be made by Aetna for hearing aid and optical lens claims will be subject to the normal deductible and copayment requirements of that plan. In addition, a one-year waiting period will apply, which means that only subscribers and covered family members who have been enrolled in the Blue Cross/Aetna plan for at least 12 months will be eligible to receive the benefit. For the convenience of staff members, a description of the hearing aid and optical lens benefit is reiterated in annex VI to the present circular;

(iii) Testing for the HIV virus. In April 1991, the Administrative Committee on Coordination (ACC) adopted a policy statement on personnel questions related to the human immunodeficiency virus (HIV) epidemic and the spread of acquired immune deficiency syndrome (AIDS). In the policy adopted by ACC, it is stated that "voluntary

testing with pre- and post-counselling and assured confidentiality should be available to all United Nations staff members and their families". Up to now, the Aetna plan has not routinely covered the cost of such testing. With effect from 1 July 1992, subject to its normal conditions, Aetna will reimburse the costs of up to two blood tests per person per year for the HIV virus;

(c) Blue Cross - International participating hospitals. An updated list of hospitals outside the United States that accept the Blue Cross card for necessary IN-PATIENT hospital care is set out in annex XII to the present circular. In most cases, the hospital will bill Blue Cross directly for covered expenses. For updates to this list, call 1-800-522-2855 (in the District of Columbia, 861-3800);

(d) Mandatory second surgical opinion. Staff members are reminded that reimbursement in respect of 16 surgical procedures performed on a non-emergency basis requires a second surgical opinion and that failure to provide a second opinion, which must be furnished by a physician not associated or in practice with the physician who originally recommended and proposed to perform the surgery, WILL RESULT IN A REDUCTION OF THE REIMBURSEMENT FOR THE SURGERY BY 50 PER CENT. THE STAFF IS URGED ONCE AGAIN TO TAKE NOTE OF THIS REQUIREMENT. A complete listing of the surgical procedures subject to mandatory second opinion is provided in annex IV to the present circular;

(e) Aetna claims. The address to which Aetna claim forms should be sent is as follows:

Aetna Life Insurance Company
Unit 41
3541 Winchester Road
Allentown, PA 18195-0513

The customer service number for New York City area residents continues to be (212) 567-6969. The customer service number for non-New York City residents is (215) 391-1617. AS THE PLAN INCURS A SERVICE CHARGE FOR EACH CLAIM SUBMITTED, PARTICIPANTS ARE URGED NOT TO FILE CLAIMS WITH AETNA UNTIL ONE CLAIM OR A GROUP OF CLAIMS EQUALS OR EXCEEDS THE APPLICABLE ANNUAL DEDUCTIBLE;

(f) Access America. Blue Cross/Aetna subscribers are reminded of the existence of an additional benefit within the Blue Cross component called Access America. This facility provides an international travellers' 24-hour hotline assistance programme for obtaining medical care abroad, or within the United States, when at least 100 miles from one's normal place of residence. Participants who call the hotline numbers below will, where possible, be provided with referrals from a worldwide network of physicians, dentists, hospitals, pharmacies and other medical facilities. In addition, in most cases, Access America will settle the costs of EMERGENCY foreign hospital admission and treatment. If the emergency hospitalization occurs in the United States and the hospital does not accept the Blue Cross card, Access

America will also settle the related costs directly with the hospital. In either case, it will then claim reimbursement directly from Blue Cross. In the case of hospitalization, Access America medical staff will contact the insured patient's local physician in order to monitor the case and services being received. In the event of an emergency hospitalization in the circumstances described above, it is important that Access America be contacted upon admission to the hospital or, at the latest, before discharge. It should also be emphasized that any hospital bill paid by the participant must be sent to Blue Cross for reimbursement, as Access America does not reimburse participants directly.

The hotline numbers are:

1-800-654-1901 - (in the United States, Canada, Puerto Rico and the Virgin Islands)

(202) 463-9662 - collect (from Alaska, Washington, D.C. and all other locations), or

Telex No. 706305 ACCESS WSH (from all locations)

When contacting Access America, be sure to identify yourself as a United Nations participant. Your Access America identification number is as follows:

2065-8-(UN INDEX NUMBER)-00.

Blue Cross/WrapAround Plus (WrapAround Plus)

22. The WrapAround Plus plan is a hybrid scheme blending some of the features of a health maintenance organization (HMO) (such as HIP) with some of the features of a full indemnity plan (such as Blue Cross/Aetna). The plan provides the participant with the possibility of selecting a physician from an extensive listing of participating WrapAround Plus practitioners covering most medical specialities, in which case the only charge to the participant is $10. On the other hand, the participant may equally be treated by a physician who is not a participating practitioner in the plan. Medical services rendered by non-participating providers (whether physicians or otherwise) will be reimbursed subject to a deductible and 20 per cent copayment. The deductible and 20 per cent copayment requirement must be met each calendar year. The hospitalization component of the WrapAround Plus plan is exactly the same as that offered in conjunction with the Aetna plan, and is described in annex III to the present circular.

(a) Premium. Owing to extensive utilization of the WrapAround Plus plan last year, the cost of the plan will rise significantly. The large increase in premium required for the renewal period 1 July 1992 to 30 June 1993 follows a reduction in the premium cost of that plan implemented for the policy year ending 30 June 1992, yielding an average annual increase of approximately 15 per cent. The cost of the WrapAround Plus plan will remain largely

comparable to the two health maintenance organization plans offered, HIP and Kaiser.

(b) Benefits.

(i) Hearing aids and optical lenses. In line with the hearing aid and optical lens benefits already introduced under Aetna, a comparable benefit is introduced with effect from 1 July 1992 under WrapAround Plus. Reimbursements to be made by WrapAround Plus for hearing aid and optical lens claims will be subject to the normal deductible and copayment requirements of that plan. In addition, a one-year waiting period will apply, which means that only subscribers and covered family members who have been enrolled in the WrapAround Plus plan for at least 12 months will be eligible to receive the benefit. For the convenience of staff members, a description of the hearing aid and optical lens benefit is set out in annex VI to the present circular;

(ii) Skilled nursing facilities. The skilled nursing facility benefit under the Blue Cross coverage, described in paragraph 21 (b) (i) above, applies also to the Blue Cross/WrapAround Plus plan;

(iii) Mental and nervous hospital care. Up to the present, the Blue Cross/WrapAround Plus plan has provided a maximum of 30 days per calendar year of hospitalization for the treatment of mental and nervous disorders. With effect from 1 July 1992, hospitalization beyond 30 days for mental and nervous disorders will be covered, subject to the established deductible and 20 per cent copayment arrangement;

(iv) Testing for the HIV virus. In line with the policy stated in paragraph 21 (b) (iii) above, WrapAround Plus, subject to its normal conditions, will reimburse the costs of up to two blood tests per person per year for the HIV virus, effective 1 July 1992;

It should be noted that the hearing aid and optical lens benefit is provided at nominal cost, and that the skilled nursing facility, mental and nervous hospital care and HIV testing benefits are provided at no additional premium charge.

(c) Participating providers. A network of physicians covering the New York City, Westchester and Long Island areas participate in WrapAround Plus and accept as payment a fee schedule arranged with Blue Cross. These physicians are listed in a directory that is available to Headquarters staff for consultation at the offices of the United Nations Insurance Section (room S-2765); the Division of Personnel, United Nations Development Programme (UNDP) (room DC1-1876); and the Office of Personnel, United Nations Children's Fund (UNICEF) (room H-434); participants may also telephone Blue Cross at (212) 949-8090 to verify or obtain the name and address of a participating provider. No deductible has to be met, but instead, the participant pays a

$10 copayment for each visit. If, however, a participating physician refers a patient to, or engages the services of, another provider who is non-participating, the deductible and 20 per cent copayment will apply in connection with reimbursement of the cost of the services rendered by the non-participating provider;

(d) Participating diagnostic laboratories. A number of diagnostic laboratories are participating providers under WrapAround Plus. When any laboratory tests are required, it is important that the physician be told to direct the tests to a participating laboratory, if possible. If this is done, the cost of the laboratory test will be paid in full and will not be subject to the normal deductible and copayment;

(e) List of participating providers. At the request of the United Nations, Blue Cross is undertaking an exercise of pruning the lists of participating providers contained in the directory referred to above. Staff members who have participated in the WrapAround Plus for some time may be aware that in the period since the directory was first issued quite a large number of the providers listed therein no longer participate in the plan, for one reason or another. The process of verifying the participation of each provider listed in the directory is still under way at this time. However, an up-to-date listing of the WrapAround Plus providers in Manhattan, Brooklyn and Queens has been completed by Blue Cross and is set out in annex XI to the present circular. As Blue Cross completes the verification exercise in regard to providers in other New York metropolitan areas, additional lists will be issued as addenda to this circular. In the meantime, staff members who wish utilize the services of participating providers other than in the three boroughs of Manhattan, Brooklyn and Queens should consult the directory and contact the Blue Cross referral service at (212) 949-8090;

(f) Non-participating provider utilization. Should the participant choose to be attended to by a non-participating provider or be referred by a participating physician to a non-participating provider, WrapAround Plus will pay 80 per cent of the reasonable and customary charge after the participant has met a $150 deductible per individual/$450 per family. It should be noted that, with few exceptions, the following providers and medical services fall under the non-participating category and are subject to the deductible and copayment:

(i) Diagnostic laboratory and X-ray examinations;

(ii) X-ray, radium and radioactive isotope therapy;

(iii) Anaesthesia and oxygen;

(iv) Assistant surgeons assisting a primary surgeon;

(v) Physical therapy, physical medicine or rehabilitation;

(vi) Chiropractic services (limit of 20 visits).

After $900 of unreimbursed reasonable and customary medical expenses have been paid by the participant in a given year, further expenses will be reimbursed in full (100 per cent in lieu of 80 per cent);

(g) Access America. Blue Cross WrapAround Plus subscribers also benefit from the Access America facility, which is described in paragraph 21 (f) above.

An outline of the benefits of this plan is provided in annex VI to the present circular. The premiums and percentages of salary contributions by staff members applicable as of 1 July 1992 are shown in column (2) of annex I to the present circular and column (2) of annex II to the present circular, respectively.

Health Insurance Plan/Health Maintenance Organization (HIP/HMO)

23. This plan follows the concept of total prepaid group practice hospital and medical care, i.e., there is no out-of-pocket cost to the staff member for covered services at numerous participating medical groups in the Greater New York area, including New Jersey and certain areas in Florida. The costs of necessary emergency treatment obtained outside the covered area are included in the plan coverage. Additionally, prescription drugs and medical appliances are covered in full when obtained through HIP/HMO participating pharmacies and are prescribed by HIP/HMO physicians, or any physician in a covered emergency. Details of the HIP/HMO plan are outlined in annex VII. The premiums and percentages of salary contributions by staff applicable as of 1 July 1992 are shown in column (3) of annex I and column (3) of annex II to the present circular respectively.

Kaiser Foundation Health Plan of the Northeast (Kaiser/HMO)

24. The Kaiser Foundation Health Plan is an HMO, providing all medical-related services at any one of four health centre locations, accessible to staff members residing in northern Bronx, Westchester County and southern Connecticut as well as hospitalization when authorized by a Kaiser physician. Kaiser health centres accommodate not only physicians' offices but also laboratory, X-ray, pharmacy and mental health services. The costs of necessary emergency treatment obtained outside the covered area are included in the plan coverage. There is no ceiling on the use of authorized services, no deductibles to cover and no insurance forms to complete. The plan coverage emphasizes early detection of medical problems before they become major illnesses. An outline of the benefits of this plan is provided in annex VIII to the present circular. The premiums and percentages of staff contributions applicable as of 1 July 1992 are shown in column (4) of annex I and in column (4) of annex II to the present circular, respectively.

GHI Dental

25. As indicated in paragraph 1 (d) above, the GHI Dental Plan has been revised to provide certain benefit increases. The new schedule of benefits, called the Preferred Plan, provides modest increases in the reimbursements for preventative, diagnostic and basic services. The major improvements relate to dental procedures in the areas of periodontics, prosthetics, X-rays, composites, crowns and orthodontics. While these benefit increases will go some way towards relieving participants of the costs of dental services provided by independent (fee-for-service) practitioners, staff members are encouraged to make maximum use of the dental practitioners who participate in the GHI Dental Plan. In order that participants may have readier access to the names and specialties of such providers in the New York area, the relevant sections of the Directory of Participating Dentists are reproduced in annex X to the present circular. Copies of the directory, which includes the names, addresses and telephone numbers of providers in locations outside the New York metropolitan area, are available at the offices of the Insurance Section, room S-2765. The premiums applicable as of 1 July 1992 are shown in column (5) of annex I. The percentages of staff contributions applicable as of 1 July 1992 are set out in columns (5) and (6) of annex II to the present circular.

Notes

1/ The medical scheme applicable to staff at Headquarters appointed for less than three months or under the 300 series of the Staff Rules is described in information circular ST/IC/86/44 of 15 September 1986.

2/ ST/AI/172, ST/AI/172/Amend.2 and 3 and ST/AI/172/Add.2.

Annex I

HEADQUARTERS MEDICAL AND DENTAL INSURANCE
SCHEDULE OF MONTHLY PREMIUMS a/

(Effective 1 July 1992)

(United States dollars)

Type of coverage	Blue Cross/Aetna (1)	Blue Cross WrapAround Plus (2)	HIP/HMO (3)	Kaiser/HMO (4)	GHI Dental (5)
Staff member only	275.62	196.76	159.03	175.38	14.48
Staff member and one child b/	531.27	393.28	311.72	350.76	46.60
Staff member and spouse	573.02	478.44	311.72	350.76	34.51
Staff member and two or more eligible family members b/	662.37	478.11	456.30	473.55	72.33

a/ These premiums represent the total monthly premium for a given category of coverage. The cost of the medical/dental insurance plans at Headquarters is shared between the participants and the Organization. Staff members may determine their exact contribution by multiplying their "medical net" salary (see footnote a/ to annex II) by the related percentage of salary (shown in annex II).

b/ A child is eligible for coverage under these schemes until the end of the calendar year in which he or she attains the age of 25, provided that he or she is not married and not in full-time employment. Disabled children may be eligible for continued coverage after age 25.

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Annex II

CONTRIBUTION TO MEDICAL AND DENTAL INSURANCE PREMIUMS AS A PERCENTAGE OF MONTHLY "MEDICAL NET" SALARY a/

(Effective 1 July 1992)

Type of coverage	Blue Cross/ Aetna (1) %	Blue Cross WrapAround Plus (2) %	HIP/HMO (3) %	Kaiser/HMO (4) %	GHI Dental with any medical plan b/ (5) %	GHI Dental alone (6) %
Staff member only	2.96	2.11	1.72	1.89	0.18	0.28
Staff member and one child	4.88	3.72	2.93	3.31	0.45	0.68
Staff member and spouse	4.94	4.00	2.93	3.31	0.33	0.50
Staff member and two or more eligible family members	5.56	4.00	3.88	3.90	0.66	1.00

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a/ "Medical net" salary for insurance contribution purposes is calculated as gross salary, less staff assessment, plus language allowance, non-resident's allowance, post adjustment or the variable element of monthly subsistence allowance, as applicable. A staff member's monthly contribution is calculated by multiplying his or her monthly "medical net" salary by the percentage appropriate to his or her type of coverage. Actual contributions, however, are never more than 85 per cent of the corresponding premiums shown in annex I to the present circular.

b/ These rates for the GHI dental insurance plan are applicable only to staff members who are also enrolled in one of the Headquarters medical insurance plans and consequently pay one of the premiums in columns (1) to (4) of annex I.

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Annex III

OUTLINE OF BLUE CROSS HOSPITALIZATION INSURANCE COMPONENT APPLICABLE TO BOTH BLUE CROSS/AETNA AND BLUE CROSS WRAPAROUND PLUS

(See annexes IV and V for major medical components)

Hospital expenses in any legally constituted hospital for the following:

1. In-patient care

   Bed, board and general nursing care
   Other hospital services
   Mental or nervous disorders
   Pulmonary tuberculosis
   Physical therapy and rehabilitation
   Substance abuse rehabilitation
   Maternity care
   Hospice care
   Hemodialysis for kidney failure

2. Out-patient care

   Emergency first aid or minor surgery
   Pre-surgical testing
   Home health care
   Hemodialysis for kidney failure

3. Three hundred and sixty-five (365) days of care at full cost of bed and board based on semi-private room accommodation. Confinement in a hospital beyond 365 days will be borne by the major medical coverage combined with this hospitalization plan, i.e., Aetna or Blue Cross WrapAround Plus

4. Full cost of other hospital services while an in-patient, e.g., use of operating, cystoscopic and recovery room and equipment, X-ray examinations, laboratory and pathological examinations, prescribed drugs and medicine administered in hospital, etc.

5. Coverage for up to 210 days of in-patient hospice care in a certified hospice or hospital and home care and out-patient services provided by the hospice if the patient has been certified by his or her primary attending physician as having a life expectancy of six (6) months or less

6. Full cost of out-patient services for emergency treatment as follows:

   (i) Emergency first aid during the first visit for treatment of an accidental injury within 72 hours following such injury; or

(ii) Emergency care during the first visit for treatment within 12 hours of the onset of sudden or serious illness; or

(iii) Minor surgery

Benefits will be provided for up to a total of 30 visits per calendar year

7. Full cost of out-patient services for pre-surgical testing conducted in the same hospital where surgery is scheduled

8. Full cost of home care, subject to specific conditions

9. Full cost of 30 days of hospitalization for substance (alcohol and/or drug) abuse detoxification and rehabilitation; limited to two 30-day benefit periods in a lifetime

10. Sixty out-patient visits per calendar year for each covered person for the diagnosis and treatment of alcoholism and substance abuse. Twenty of these visits are available for counselling for covered family members of the person with the alcohol or substance abuse problem. These 20 family counselling visits will be available whether or not the person is receiving treatment. All care under this benefit must be provided in a facility with an alcoholism treatment programme certified by the New York State Division of Alcoholism and Alcohol Abuse, or a substance abuse treatment programme certified by the New York State Division of Alcoholism and Alcohol Abuse, or a substance abuse treatment programme certified by the New York State Division of Substance Abuse Services as a medically supervised ambulatory substance abuse programme. Outside New York, the facility must be approved by the Joint Commission on Accreditation of Hospitals. Participants are advised to verify with the facility or with Blue Cross that the institution selected for treatment or counselling is properly certified and recognized by Blue Cross

11. Full cost of 45 days of in-hospital physiotherapy and rehabilitation

12. Full cost of 30 days of hospitalization for mental or nervous disorders, which may include detoxification treatment for alcohol or substance abuse

13. Full cost of in-patient and out-patient services for hemodialysis

14. Full cost for a mammogram, regardless of age, for women with a past history or family history of breast cancer, upon the recommendation of a physician. In addition, with or without the recommendation of a physician, coverage will be provided for:

(i) One baseline mammogram for women ages 35-39;

(ii) A mammogram every two years for women ages 40-49; and

(iii) An annual mammogram for women age 50 and older

To be fully covered by Blue Cross under the above conditions, the mammogram must be performed in a hospital on either an in-patient or out-patient basis. UNDER THE AETNA COMPONENT OF THE PLAN, Aetna will reimburse the cost of a mammogram not otherwise covered by Blue Cross without any age or frequency limits. This benefit is subject to the normal deductible and copayment provisions of the Aetna plan.

15. Skilled nursing facilities are covered when the treatment in the facility would otherwise be rendered by a hospital if no skilled nursing facility was available. In the United States, eligibility is established if the facility is approved by:

- Medicare;
- Joint Commission on Accreditation of Hospitals;
- Empire Blue Cross and Blue Shield in New York State or elsewhere by any Blue Cross plan

Overseas coverage is approved if the facility is properly accredited and provided that the above-mentioned conditions are met. In reviewing any overseas facility, the focus is on whether the facility provides:

- Direct supervision by a doctor;
- Registered professional nurses on duty 24 hours a day;
- On-site physical therapists and other professionals

Annex IV

AETNA MAJOR MEDICAL INSURANCE COMPONENT

A. Hospital expenses incurred after exceeding Blue Cross coverage maxima listed in annex V are covered by the Aetna Major Medical component. Covered expenses include charges for semi-private hospital room, board, general nursing care, X-ray and laboratory examination, etc.

B. Other covered medical expenses include:

1. The services of a legally qualified physician

2. The services of a private duty registered nurse (RN) other than a nurse who ordinarily resides in the staff member's home or who is a member of the staff member's family or his or her spouse's family. Private nursing services in a hospital are not generally considered necessary unless they are in lieu of intensive care or critical care unit nursing services. The circumstances under which private nursing charges are payable are very rare. If your physician recommends such treatment, please contact the Aetna claim office for guidance

3. Drugs and medicines obtainable only on a prescription of a legally qualified physician

4. Diagnostic laboratory and X-ray examinations

5. X-ray, radium and radioactive isotope therapy

6. Anaesthetics and oxygen

7. Rental of durable medical or surgical equipment

8. Artificial limbs and artificial eyes (eye examinations, eyeglasses and hearing aids are excluded)

9. Professional ambulance service when used to transport the individual from the place of injury resulting from an accident or where stricken by a disease to the first hospital where treatment is given. No other charges in connection with travel will be covered

10. A maximum of 50 out-patient visits per year to a medical doctor engaged in the practice of psychiatry (and, depending on the state in which the provider is licensed, for the services of a psychologist and psychiatric social worker). The maximum recognized charge per visit will be $60, reimbursable at 80 per cent, i.e., $48, with an annual maximum not to exceed $2,400 (50 visits x $48 = $2,400). Provider fees exceeding the $60-per-visit rate will be borne by the participant

C. Covered expenses listed under A and B above will be reimbursed at 80 per cent after the application of a calendar-year deductible of $125 per person or $375 per family, provided such expenses fall within the REASONABLE AND CUSTOMARY fee levels established by the insurer for the related medical service or procedure in the area of the doctor's place of business. In any calendar year, after an insured person's total unreimbursed expenses reach $1,000 (and after satisfying the deductible), covered expenses for that person will be reimbursed in full for the rest of that year

D. Special conditions apply to certain medical procedures for dental and cosmetic surgery, for out-patient psychotherapy and for convalescent facility expenses

E. Reimbursement will be made for second surgical opinion consultation expenses at 100 per cent after the deductible of $125 per person or $375 per family has been met (see sect. I below)

F. Coverage for 30 days of hospitalization for substance (alcohol and/or drug) abuse rehabilitation, after the 30-day Blue Cross benefit in annex V, item 9

G. Sixty out-patient visits per calendar year for the treatment of alcoholism or drug abuse diagnosed by a physician. Of these 60 annual visits, 20 may be utilized for the counselling of the patient's family if directly related to the patient's alcoholism or drug abuse

H. The cost of up to two blood tests per covered person per year for the HIV virus. This benefit is subject to the established deductible and 20 per cent copayment requirements

I. Hearing aids and optical lenses, subject to certain conditions. For details, see annex VI to the present circular

J. Unlimited overall lifetime reimbursement benefits

K. SURGICAL PROCEDURES REQUIRING A SECOND MEDICAL OPINION UNDER THE BLUE CROSS/AETNA INSURANCE SCHEME:

	Procedure	Explanation
1.	Bunionectomy	Removal of bunions
2.	Cholecystectomy	Removal of gall bladder
3.	Dilation and curettage	Dilation of cervix and scraping of uterus
4.	Excision of cataracts	Removal of cataracts

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	Procedure	Explanation
5.	Haemorrhoidectomy	Removal of haemorrhoids
6.	Hernia (inguinal) repair	Repair of hernia in the groin
7.	Hysterectomy	Removal of uterus
8.	Knee surgery	Knee operation
9.	Laminectomy	Removal of part of spine
10.	Mastectomy: partial or complete	Partial or complete removal of breast tissue
11.	Prostatectomy	Removal of prostate
12.	Septo-rhinoplasty	Nose surgery for functional improvement
13.	Spinal fusion	Surgical welding of spine segments
14.	Tonsillectomy and/or adenoidectomy	Removal of tonsils and/or adenoids
15.	Varicose veins	Removal and tying of varicose veins
16.	Coronary artery bypass	Heart surgery to bypass one or more blocked arteries feeding the heart

L. Coverage for the reasonable and customary charges for mammograms at 80 per cent without any age or frequency limits once the annual deductible has been met

M. Subscribers should note that claims for reimbursement must be submitted to Aetna no later than two years from the date on which the medical expense was incurred. Claims received by Aetna later than two years after the date on which the expense was incurred will not be eligible for reimbursement

Annex V

BLUE CROSS WRAPAROUND PLUS

A. Hospital expenses incurred after exceeding Blue Cross coverage maxima listed in annex IV above are covered by the Blue Cross WrapAround Plus component, subject to the deductible and copayment requirements set out in paragraph B (2), below. Covered expenses include charges for semi-private hospital room, board, general nursing care, X-ray and laboratory examination, etc.

B. Major medical covered expenses under the Blue Cross WrapAround Plus scheme are as follows:

1. Surgical and medical care in or out of the hospital when using one of the participating WrapAround Plus plan doctors. (Please consult the Blue Cross WrapAround Plus directory or ask your physicians if they are enrolled in this plan as participating physicians. Alternatively, you may call (212) 949-8090 for up-to-date information on participating providers or verification that the physician of your choice does participate in the plan.) Please note that, if a participating physician refers a patient to, or engages the services of, another provider who is non-participating, the deductible and 20 per cent copayment will apply in connection with reimbursement of the cost of the services rendered by the non-participating provider (see also para. 4 below). The benefits under this arrangement include:

   (a) When using the services of a participating physician for an office or home visit, only a $10 copayment a/ per visit is required (no claims to file, no deductibles or additional out-of-pocket expenses to be met when being treated by a participating physician);

   (b) Well-baby care visits paid in full (six office visits up to age 1, one annual visit per year up to age 6); these visits are in addition to one in-depth examination performed in the hospital by a physician other than the attending physician who delivered the baby;

   (c) Surgical second opinion paid in full when rendered by a choice of physicians designated by Blue Cross (call (212) 481-2658).

2. When using a non-participating physician, reimbursement for the services provided will be subject to certain charges and limitations, as follows:

   (a) Deductible of $150 per individual/$450 per family;

(b) Twenty per cent out-of-pocket copayment on the first $4,500 of reasonable and customary medical expenses ($900), after which the scheme pays 100 per cent in lieu of 80 per cent of covered expenses incurred in a given calendar year.

3. The following benefits are covered subject to the deductible and the out-of-pocket copayment set out in paragraph 2 above:

(a) The services of a private duty registered nurse (RN) other than a nurse who ordinarily resides in the staff member's home or who is a member of the staff member's family or his or her spouse's family, if deemed necessary by the attending physician;

(b) Rental of durable medical or surgical equipment;

(c) Artificial limbs and artificial eyes (eye examinations, eyeglasses and hearing aids are excluded);

(d) Professional ambulance service when used to transport the individual from the place of injury resulting from an accident or where stricken by a disease to the first hospital where treatment is given. No other charges in connection with travel will be covered.

4. Unless rendered by participating providers, the following services will be reimbursed at 80 per cent of the reasonable and customary fee and upon fulfilment of the deductible:

(a) Diagnostic laboratory examinations and X-ray examinations (unless performed by a participating diagnostic laboratory);

(b) X-ray, radium and radioactive isotope therapy;

(c) Anaesthesia and oxygen;

(d) Assistant surgeons assisting a primary surgeon;

(e) Physical therapy, physical medicine or rehabilitation;

(f) Chiropractic services (limit of 20 visits).

C. Drugs and medicines obtainable only on the prescription of a legally qualified physician will be reimbursable at 80 per cent of the reasonable and customary cost of the drug with no deductible.

D. The payment of out-patient mental and nervous treatment is reimbursable at the rate of up to $45 per visit, with an annual maximum of $3,000. This benefit is also not subject to the above deductible nor to the 20 per cent copayment; however, participants are reminded that they are responsible for the difference between the amount payable by Blue Cross and the amount actually charged by the mental health practitioner.

E. The cost of up to two blood tests per covered person per year for the HIV virus. This benefit is subject to the normal deductible and copayment requirement, unless the test is performed by a participating diagnostic laboratory.

F. Hearing aids and optical lenses, subject to certain conditions. For details, see annex VI to the present circular.

G. Hospitalization for mental and nervous disorders beyond the 30 days covered under the Blue Cross hospitalization plan component, subject to the established deductible and 20 per cent copayment requirements.

H. The maximum lifetime benefit payable to the subscriber AND to each of his or her covered dependants UNDER THE MAJOR MEDICAL PORTION OF THIS PLAN will be $1,000,000.

I. Subscribers should note that claims for reimbursement must be submitted to Blue Cross no later than two years from the date on which the medical expense was incurred. Claims received by Blue Cross later than two years after the date on which the expense was incurred will not be eligible for reimbursement.

Notes

a/ That portion of the medical expense borne by the subscriber.

Annex VI

HEARING AID AND OPTICAL LENS BENEFIT UNDER THE AETNA AND BLUE CROSS WRAPAROUND PLUS PLANS

1. Reimbursements to be made by Aetna or Blue Cross WrapAround Plus in regard to hearing aid and optical lens claims will be subject to the normal deductible and copayment requirements of these plans. In addition, a one-year waiting period will apply, which means that only subscribers and covered family members who have been enrolled in the respective plans for at least 12 months will be eligible to receive the benefit. A description of the hearing aid and optical lens benefit is set out below.

Hearing aid benefit

2. The hearing aid benefit is as follows:

(a) Covered expenses: The reasonable and customary charge for a hearing aid or aids provided that such aid or aids were purchased as a result of a written recommendation by a physician certified as an otolaryngologist. Covered hearing aid expenses will include the reasonable and customary charge for the hearing aid evaluation and audiometric examination performed by the otolaryngologist or state certified audiologist. The maximum covered expense per hearing aid recognized under this plan will be $600. The combined maximum covered expenses for all hearing aid evaluations or audiometric examinations will be $100;

(b) Benefit: 80 per cent of covered hearing aid expenses;

(c) Limitations: The number of hearing aids will be limited to one per ear per insured employee or covered dependant during any period of three consecutive years. No more than one hearing aid evaluation and one audiometric examination will be covered during any consecutive three-year period.

Replacements are covered only if the hearing aid being replaced has been in use for at least three years and such replacement is made upon the written recommendation of a physician certified as an otolaryngologist.

3. Covered expenses do not include and no benefits are paid for:

(a) Charges for services or supplies which are covered in whole or in part under any other portion of the respective plans;

(b) Audiometric examinations by an audiologist that are not ordered by an otolaryngologist;

(c) Medical or surgical treatment;

(d) Drugs or other medication;

(e) Audiometric examinations, hearing aid evaluation tests and hearing aids provided under any applicable Workmen's Compensation Law.

Optical lens benefit

4. Coverage under this benefit is an addition to any benefits related to eye care payable under the medical part of the Aetna or Blue Cross WrapAround Plus plans.

(a) Covered expenses: The reasonable and customary charge for optical lenses with a maximum of $60 for any two lenses ($30 per lens);

(b) Benefit: 80 per cent of covered optical lenses;

(c) Limitation: The number of optical lenses will be limited to two lenses in a 24-month period of time.

5. Covered expenses do not include and no benefits are paid for:

(a) Charges for services or supplies covered under any other part of the respective plans;

(b) Eye examinations for optical lenses;

(c) Frames;

(d) Special procedures, such as orthoptics or vision training and special supplies, such as non-prescription sunglasses or subnormal vision aids.

Annex VII

HIP/HEALTH MAINTENANCE ORGANIZATION PLAN

Type of benefit	HIP/HMO coverage
Hospital services	Covered in full when authorized by HIP/HMO physician
In-hospital physician's services	Covered in full if rendered by HIP/HMO physician
Private duty nursing	Covered in full when authorized by HIP/HMO physician or by any physician in a covered emergency
Skilled nursing facility	No limit on number of days when care is in lieu of hospitalization. Care must be arranged by HIP/HMO physician
Visits to physician's office/ health centre	Covered in full at any HIP/HMO medical centre or if care is rendered by HIP/HMO physician
House calls	Covered in full when authorized by HIP/HMO physician or emergency service programme
Maternity care	No waiting periods. Covered in full when care is rendered by HIP/HMO physician. Prenatal, postnatal and well-baby check-ups are covered in full
Preventive care:	
Annual physicals, well-baby care, eye examinations, hearing tests, diagnostic X-rays, laboratory tests, immunizations and allergens	Covered in full when care is rendered by a HIP/HMO physician. Eye examinations are covered in full when rendered by a HIP/HMO physician (eyeglasses and hearing aids are excluded)
Mental health services:	
In-patient	Covered in full for 30 days per calendar year for mental or nervous disorders

Type of benefit	HIP/HMO coverage
Out-patient	HIP/HMO has its own mental health centres that provide psychotherapy and counselling for adults and children with mental or emotional problems. Individual, family or group therapy sessions are provided as long as treatment is effective. Intensive psychotherapy is excluded
Alcoholism and substance abuse:	
In-patient	Covered in full for up to 30 days in any calendar year in a state-certified alcoholism or substance abuse treatment facility
Out-patient	Medical services for diagnosis and treatment of alcoholism or substance abuse for a period not to exceed 60 visits in any calendar year. HIP/HMO mental health centres will be used for the out-patient services
Emergency services:	
In area	HIP/HMO has an emergency service programme that is in operation when your medical group is closed. This provides the HIP/HMO subscriber with a 24-hour, 7-day service
Out of area	Hospital service: In-patient - covered in full; Out-patient - covered in full, when care is received within 12 hours of onset of illness or within 72 hours (three days) following injury; Doctor services - HIP/HMO pays customary and reasonable non-HIP/HMO physician fees for covered emergency illness or accidental injury
Prescription drugs and medical appliances	Covered in full when obtained through HIP/HMO participating pharmacies. The drugs and appliances must be prescribed by HIP/HMO physicians, or any physician in a covered emergency

Annex VIII

KAISER FOUNDATION HEALTH PLAN OF THE NORTHEAST (KAISER/HMO)

Type of benefit	Kaiser/HMO coverage
Hospital services	Covered in full when authorized by a Kaiser physician
In-hospital rehabilitation	60 days of in-patient rehabilitation care per condition provided in a hospital or skilled nursing facility
In-hospital physician's services	Covered in full if rendered or authorized by a Kaiser physician
Private duty nursing	Covered in full when considered medically necessary
Skilled nursing facility	Covered in full for 100 days per contract year when prescribed, arranged and approved by a Kaiser physician
Visits to physicians' office/health centre	Covered in full at any Kaiser medical centre nationwide or if rendered by or referred by a Kaiser physician
House calls	Covered in full for a registered nurse or Kaiser physician when medically necessary. Limited to the service area
Maternity care	No waiting period. Covered in full when rendered by a Kaiser physician. Prenatal, postnatal and well-baby check-ups are covered in full
Preventive care:	
Annual physicals, well-baby care, eye examinations, hearing tests, diagnostic X-rays, laboratory tests, immunizations and allergens	Covered in full when rendered or authorized by a Kaiser physician
Mental health services:	
In-patient	Covered in full for 30 days per contract year

Type of benefit	Kaiser/HMO coverage
Out-patient	Covered in full at Kaiser Medical Center for short-term evaluation or crisis intervention for visits 1-10 per contract year. Visits 11-20 are covered subject to a 25 per cent copayment of the Kaiser fee-for-service rate. Visits 21-30 are covered at 50 per cent of the Kaiser fee-for-service rate
Alcoholism treatment:	
In-patient	Covered in full for detoxification only
Out-patient	Covered in full up to 60 out-patient visits per calendar year for the diagnosis and treatment of alcoholism
Emergency services:	
$25 copayment	A $25 copayment will be assessed for emergency care services. Immediate notification to Kaiser required if admitted to a hospital (or within a reasonable period of time if incapacitated). Out-patient emergency care requires 48-hour notification to Kaiser, i.e., within 48 hours after the care is received
In area	Covered in full for life-threatening conditions for care received in a hospital emergency room. Kaiser must be notified first, if possible, or, if not possible, within 48 hours of treatment
Out of area	Covered in full for reasonable charges for sudden onset of an illness or accident requiring immediate attention. Kaiser must be notified within 48 hours
Prescription drugs and medical appliances	$3 copayment for all prescriptions prescribed by Kaiser physicians and obtained at Kaiser pharmacies. Durable medical equipment is covered in full. Coverage is provided for internal prosthetic devices and for their replacement

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Annex IX

GHI DENTAL INSURANCE PLAN (PREFERRED) a/

	Maximum allowance $
EXAMINATIONS	
Periodic	15
Initial	15
Emergency	15
PROPHYLAXES (cleaning)	
Two per calendar year	
Under 12 years	20
12 years and over	25
ORAL SURGERY - EXTRACTIONS	
Impaction - Complete bone	135
Soft tissue	80
Partial bone	100
Extraction - Difficult	47
Routine	25
RESTORATIONS (FILLINGS)	
Amalgam - One surface	22
Two surfaces	30
Three surfaces	40
Reinforcement pin, maximum one per tooth	15
Synthetic porcelain composite - Per filling	30
Two fillings	45
Maximum per tooth	50
Molar, open reduction, depressed compound	300
Tooth reimplantation caused by trauma due to forces outside the mouth	50
Temporo-mandibular joint (TMJ), closed reduction	75
Acrylic/three fillings, maximum per tooth	N/A
Composite fillings	30
Two fillings	45
Three fillings, maximum per tooth	50
Temporary fillings	None
ORAL SURGERY - OTHER	
Maxilla, open reduction - Simple	300
Compound	450

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	Maximum allowance $
Mandible, closed reduction - Simple	350
Compound	350
Mandible, open reduction, compound	450
Molar, closed reduction, simple	100
TMJ, closed reduction with wiring	150
Incision and drainage of periodontal abcess	25
Cyst removal	75
Incision and drainage of abscess	35
Biopsy and examination of oral tissue	35
Biopsy report	20
Closure of oral antral fistula	100
Removal - Labial frenum	100
Lingual frenum	100
Alveolectomy, upper jaw with extractions - Per tooth	10
Maximum upper	100
Alveolectomy, lower jaw with extractions - Per tooth	10
Maximum lower	100
Alveolectomy without extractions, per quadrant - Upper jaw	100
Lower jaw	100
ORTHODONTICS	
(Benefits are available only to eligible children to the end of the calendar year in which they reach age 19.)	
Removal - Preliminary acrylic	75
Metal appliance	75
Fixed or cemented - Acrylic	75
Metal	75
Diagnosis, construction and insertion of ortho. appliance	300
Active orthodontic treatment (next 20 months)	67
Lifetime maximum allowance	1 340
Six months passive treatment	36
Maximum allowance (18 months)	108
EMERGENCY TREATMENT	
Emergency visit for relief of pain	15
PERIODONTICS	
Periodontal treatment	30
Maximum allowance each calendar year	150
Gingivectomy, five-teeth area	135
Osseous surgery, per quadrant	250

	Maximum allowance $
PROSTHETIC SERVICES	
Immediate full denture - Upper	370
Lower	370
Permanent full denture - Upper	370
Lower	370
Acrylic partial denture, 2 + clasps and rests - Upper	285
Lower	285
Cast partial denture, 2 + clasps and attachment - Upper	400
Lower	400
Cast partial denture, 2 + clasps, no attachment - Upper	400
Lower	400
Unilateral partial (Nesbitt) - One tooth	145
Two teeth	160
Three teeth	160
Add tooth to partial denture - First tooth	50
Additional teeth, per tooth	20
Adding new clasp to existing partial	54
Obturator, not including denture	200
Rebase or reline (R/R) lab processed	
Full denture - Upper	130
Lower	130
Partial denture - Upper	130
Lower	130
Denture, chairside - Full upper	90
Full lower	90
Partial upper	75
Partial lower	75
Duplicating partial - Upper jaw	160
Lower jaw	160
Pontic - Cast metal or acrylic	175
Porcelain fused to metal	190
Porcelain fused to gold	220
Porcelain veneer abutment crown	320
Acrylic veneer abutment crown	280
Full cast abutment crown in 3 + unit bridge	240
3/4 cast abutment crown in 3 + unit bridge	215
Maryland bridge retainer	135
Inlay - Two-surface abutment in 3 + unit bridge	150
Three-surface abutment	200
Metal post with or without coping	95
Crown - 3/4 cast	215
Full cast	285
Full cast with acrylic veneer	310
Full cast with porcelain veneer	335

	Maximum allowance $
Inlay - Two surfaces	125
Three surfaces	150
Porcelain jacket crown	225
Acrylic/vinyl jacket crown, lab-processed	125
Crown - Gold shell	75
Steel shell	60
PROSTHETIC REPAIR	
Repair broken denture with or without broken teeth	45
Replace broken teeth in broken denture, per tooth	28
Repair broken teeth in denture not requiring other repairs	
First tooth	50
Each additional tooth	25
New clasp/replacing broken clasp	75
Reattach undamaged clasp	40
Replacing facing on pontic or crown	40
Recementing fixed bridge - single inlay, crown or facing	20
Two or more abutments	30
Maximum repairs per family member per calendar year	110
ENDODONTICS	
Root canal therapy (RCT) - One canal filled	150
Two canals filled	200
Three canals filled	250
Pulpotomy	50
Apicoectomy, single procedure	140
Apicoectomy, including RCT and/or root end amalgam	220
Each additional canal	50
MISCELLANEOUS	
Fluoride treatment - Stannous	15
Anaesthesia in-hospital, each 15 minutes of anaesthesia	24
Consultation with dental specialist	35
Professional visit to bedside	20
Mouth guard for athletic purposes	100
Space maintainer - Fixed band type or removable metal	50
Acrylic	75
RADIOLOGY	
PA X-ray - Initial	3
Each additional	3
Full mouth series, maximum one every three years	30

	Maximum allowance $
Intra-oral films, occlusal view for endentulous jaws, maxillary or mandibular, single film, two every three years	20
Bite-wing X-ray - Initial	6
Each additional film	6
Maximum four each calendar year	24
Antero-posterior head and jaw, single film	25
Lateral X-ray, head and jaw, single film	25
Temporo-mandibular joint (TMJ), single film	25
Cephalometric X-ray	25
Panoramic, one series every three years	30

PRE-DETERMINATION AMOUNT

If a course of treatment can reasonably be expected to involve covered dental expenses of $200 or more, a description of the procedures to be performed and an estimate of the dentist's charges should be filed with GHI before the course of treatment begins.

Notes

a/ For a fuller description of the dental procedures covered under the GHI Preferred Plan, including a summary of the principal limitations and exclusions, participants should consult the Preferred Plan brochure. Copies of the brochure are available at the offices of the Insurance Section, room S-2765.

Annex X

GHI DENTAL - LIST OF PARTICIPATING PROVIDERS IN THE NEW YORK AREA

NEW YORK STATE

The Bronx

GENERAL PRACTITIONER - DENTAL

AGARWAL HARI DDS	4052 WHITE PLAINS RD	519-8840
AJMERA MUKESH M DDS	1511 WESTCHESTER AVE	542-8272
ANGELORO EDWIN DDS	3550 WHITE PLAINS RD	231-1088
BACH HADLEY S DDS	1988 NEWBOLD AVE S107	863-9733
BADNER VICTOR DDS	PELHAM PKWY ESTCHSTER	918-3418
BENREY IRWIN I DDS	1384 GRAND CONC	588-1144
BURCHMAN E BURCHMAN R	3838 E TREMONT AVE	892-2035
CACECI RICHARD J DDS	3121 KINGSBRIDGE AVE	548-0405
CHUMSKY JAY DDS	1550 WESTCHESTER AVE	378-5030
CITI FAMILY DENTAL	140 ALCOTT PLACE	671-0071
CORPUZ ABRAHAM B DDS	1171 GRAND CONCOURSE	588-7878
DAPPOLONIA VINCENT DMD	860 GRAND CONC SU 1M	993-4343
DELMAN STUART N DDS	2021 GRAND CONC 9808	583-4880
DESAI MUKESH B DDS	850 EAST TREMONT AVE	294-3282
DESOUKY SHERIF DDS	40 52 WHITE PLAINS	519-8840
DRUCKER AARON E DDS	3998 SEDGWICK AVE	543-0611
EDELMAN ALVIN I DDS	910 THIERIOT AVE	589-3131
FAMILY DENTIST 1171	1171 GRAND CONCOURSE	588-7878
FAMILY DENTIST 1171	780 E TREMONT AVE	731-6178
FATOUH SAMY DDS	1537 WESTCHESTER AVE	617-0624
FELDMAN JOEL T DDS	2189 WHITE PLAINS RD	597-6314
FELLERMAN KENNETH DDS	3388 JEROME AVENUE	547-8200
FENSTERSTOCK JAY DDS	55 E MOSHALU PKWY NO	652-7370
FINE DAVID DDS	845 ALLERTON AVENUE	881-8400
FRAENKEL DAVID DMD	2374 GRAND CONCOURSE	365-8400
GANDHI HATIM S DDS	913 A E TREMONT AVE	991-1473
GANG GREGORY DDS	140 1 CASALS PLACE	671-8000
GLEICHER JERRY S DDS	3420 BOSTON RD	655-0400
GLIKSMAN T DDS	2922 GRAND CONCOURSE	364-4364
GOLD ANDREW DDS	505 CLAREMONT PKWY	299-3800
GOLDFARB ERIC M DDS	1 FORDHAM PL FRDHM R	365-4300
GOLDFARB ERIC M DDS	488 E FORDHAM ROAD	365-4300
GOLDSTEIN JEFFREY DDS	339 EAST FORDHAM RD	933-8400
GOLDSTEIN JEFFREY DDS	51 WEST FORDHAM ROAD	364-2632
GOLDSTEIN SEYMOUR DDS	810 WARING AVE	881-5042
GONZALEZ OTTO DDS	880 THERIOT AVENUE	328-1070
GORDON SIDNEY L DDS	3024 KINGSBRIDGE AVE	543-4747
GROSS PETER DMD	2987 MORGAN AVENUE	655-1972
HANNA SARAH DDS	567 E 188TH STREET	681-0959
HAUER WILLIAM B DDS	2015 GRAND CONCOURSE	731-1588
HELMAN GARY M DDS	2289 CROTONA AVE	584-0883
HELMAN GARY M DDS	232 E 194 STREET	367-0786
IRWIN DENTAL CENTER	3130 IRWIN AVE	884-0400
JOSLIN ROBERT DDS	425 WEST 256 ST	549-3642
KANTOR STEVEN D DDS	ONE FORDHAM PLZA	365-4300
KANTOR STEVEN D DDS	2101 GRAND CONCOURSE	220-2628
KANTOR STEVEN D DDS	2202 GRAND CONCOURSE	365-6380
KANTOR STEVEN D DDS	2943 GRAND CONCOURSE	295-8323
KANTOR STEVEN D DDS	69 E BURNSIDE	295-8323
KATZ JEFFREY A DDS	3879 LACONIA AVE	515-5805
KATZ LEONARD DDS	1790 RANDALL AVENUE	542-2988
KATZ LEONARD DDS	58 E KINGSBRIDGE	733-5243
KENT BENJAMIN DDS	50 WEST 182 ST	365-8145
KIRSCHENBAUM DAVID DDS	2189 WHITE PLAINS RD	597-6314
KIRSCHENBAUM DAVID DDS	64 METROPOLITAN OVAL	892-5095
KLEINMAN NORMAN R DDS	735 PELHAM PKWY NO	547-3338
KMK DENTAL PC	392 A BEDFORD PK BLV	365-0258
KOKKORALA R R DDS	1418 WYTHE PLACE	881-8801
KRAUSS MARTIN R DDS	34 25 BOSTON RD	864-4704
LANE JULES V DDS PC	306 307 FORDHAM ROAD	365-4800
LEE KERN H DDS	2368 CROTONA AVENUE	733-2800
LITT BARRY DDS	140 ELGAR PLACE	379-4734
MARKALE SHAKUNTALA J	1171 GRAND CONCOURSE	588-7878
MARKALE SHAKUNTALA J	780 E TREMONT AVE	731-6178
MATHEW JOHN DDS	2198 BARNES AVE	863-4141
MCKAY DAVID DDS	2389 GRAND CONCOURSE	295-8080
MILLER MARTIN A DDS	548 EAST 138 STREET	292-8800
MISITI MARK A DDS	64 METROPOLITAN OVAL	863-3333
MODUGNO ELIZABETH DDS	140 ACCOTT PLACE	671-0071
MORCOS SAFINAZ DDS	987 PROSPECT AVENUE	842-8030
NAGPAL VINOD DDS	2886 THIRD AVENUE	585-4640
NAJAFI MANOOCHER DDS	1751 BOSTON ROAD	589-9662
NAYEEM MOHAMMAD DDS	1 9 EAST 167TH ST	681-0020
NORINSKY MICHAEL DDS	4000 BAYCHESTER AVE	324-3226
OCASIO CARLOS J DDS	2272 GRAND CONCOURSE	584-2274
ORION JUDAH M DDS	171 E TREMONT ECHO P	731-2500
PALANGE PAUL A DDS	1293 BOSTON ROAD	617-2300
PAN LEEYA DDS	2445 ARTHUR AVENUE	365-3344
PATEL AMRIT G DDS	1706 WATSON AVENUE	542-1840
PATEL PARESH I DDS	2722 WHITE PLAINS RD	655-2813
PATEL RAJNI P DDS	860 WESTCHESTER AVE	292-6648
PATEL SURENDRA R DDS	48 E KINGSBRIDGE RD	933-9803
PERUSO WILLIAM DDS	2189 WHITE PLAINS RD	597-6314
PERUSO WILLIAM DDS	64 METROPOLITAN OVAL	892-5095
PILTSER YAKOV DDS	2134 BARNES AVENUE	863-4777
PILTSER YAKOV DDS	729 BURKE AVENUE	655-3495
POLINSKY AARON DDS	2532 UNIVERSITY AVE	295-0203
PRADHAN VIJAY P DDS	3950 WHITE PLAINS RD	652-6822
PRADHAN VIJAY P DDS	580 PROSPECT AVE	993-1112
PUJARA KIRIT DDS	1221 WHITE PLAINS RD	824-2978
PUJARA KIRIT DDS	835 SOUNDVIEW AVE	863-6794
RACHOIREE NIPAVANN DDS	781 PROSPECT AVENUE	589-2908
RAGHUNATH V DDS	1870 GRAND CONCOURSE	731-5781
RASTOGI R C DDS	103 E BRUNSIDE AVE	367-1113
ROTMAN FLORICA DDS	1220 OGDEN AVENUE	992-4841
SALAMA SAFWAT DDS	1701 MACOMBS ROAD	299-8144
SALOSHIN CLIFFORD DDS	2277 WESTCHESTER AVE	829-4646
SANGANEE SUDHA J DDS	1930 GRAND CONC APTD	731-2848
SCHER ELLIOT W DDS	814 E 156TH STREET	665-0224
SCHIFF A R DDS	1289 EVERGREEN AVE	842-2418
SCHWABE STEVEN DDS	3998 SEDGWICK AVE	543-0611
SEDKI SOLAFA DDS	1577 A WESTCHESTER A	842-5753
SHAH CHETAN DDS	789 CONCOURSE VILL W	665-1843
SHAH INDRAVADAN C DDS	405 E 187TH STREET	364-6716
SHAH INDRAVADAN C DDS	4673 PARK AVE 1	365-5413
SHAH KIRTIDA J DDS	3454 BOSTON ROAD	798-2238
SHAH TARUKA D DDS	2439 CRESTON AVENUE	220-0080
SHAHABUDDIN M DDS	919 E 163RD STREET	991-8080
SIDDIQUI MOHAMMED DMD	502 E TREMONT AVE	538-3740
SINGH AMRENDRA DDS	120 BENCHLEY PLACE	379-4800
SLOAN MARCUS DDS	293 EAST 204 STREET	519-0500
SLOANE KENNY DDS PC	1022 E 163 STREET	542-2088
SLOANE KENNY DDS PC	1581 WESTCHESTER AVE	863-9088
SPANIER MICHAEL H DDS	770 ALLERTON AVENUE	231-9500
ST HILL WAYNE W DDS	POB 189 E GUN HILL RD	295-3885
ST HILL WAYNE W DDS	2075 GRAND CONCOURSE	295-2885
SYED NARGIS DDS	2271 GRAND AVENUE	367-1278
SYED NARGIS DDS	2901 3RD AVENUE	665-4179
TATEM SAMUEL DDS	2374 GRAND CONCOURSE	365-8402
TORIO BABUSHKIN TORIO	75 E 190 ST APT 1E	364-5858
TURET LEE A DDS	2844 BRIGGS AVE	933-7798
WASSER LEE A DDS	2678 GRAND CONCOURSE	295-8481
WHITE M WHITE L DDS	1845 GRAND CONCOURSE	299-7012
WINNHOFFNER ERNEST DDS	2374 GRAND CONCOURSE	365-8402
YOFFE LEONID DDS	1733 EDISON AVENUE	822-1524

GROUPS - DENTAL

COHEN PAUL IRVING DDS	339 E FORHAM ROAD	933-8400
COHEN PAUL IRVING DDS	51 WEST FORDHAM ROAD	364-2632
K N D DENTAL ASSOCIATE	5500 BROADWQAY	562-1074

ORAL SURGEON

LABINER BARTLEY R DDS	1940 GRAND CONCOURSE	583-8347

ORTHODONTIST

HALBERSTADT G DDS	3754 WHITE PLAINS RD	547-7211
SAAL RALPH DDS	64 METROPOLITAN OVL	597-8780
VIOLINO ZELL DDS ETAL	941 BURKE AVE	655-8486

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Manhattan

GENERAL PRACTITIONER - DENTAL

ABDELWAHAB ABDEL DDS	250 EAST HOUSTON ST	979-5300
ABRISHAMI VAFA DMD	97 FT WASHINGTON AVE	781-4833
ALBERT DONALD J DDS	440 E 63RD ST	838-1314
ASNESS MARTIN DDS	420 LEXINGTON AVENUE	986-6865
AUERBACH NEAL DDS	35 E 106TH STREET	534-3626
BABABEKOV LEV DDS	3682 BROADWAY	283-4222
BABABEKOV LEV DDS	4501 BROADWAY 193 ST	569-4751
BAER RONALD DMD	303 E 60TH ST 29E	867-5717
BARINAS NORMA DDS	601 WEST 176 STREET	928-2900
BERDOE FRANKLIN DDS	119 WEST 57 ST	581-6363
BERMAN MARVIN DMD	57 WEST 57 ST SU 910	759-7934
BERNSTEIN HOWARD C DDS	400 E 54 STREET	888-6780
BONIME STANLEY DDS	601 W 160 ST	927-6777
BROWN HERBERT S DDS	20 E 35 ST	685-4217
BUSHELOW SEYMOUR L DDS	601 W 160 ST APT 2A	927-6777
BUTENSKY SEYMOUR DDS	942 8TH AVENUE	247-1531
CHAUNG FRANK DMD	76 BOWERY ST SU 202	226-8021
CHHABRA DEVENDER N DDS	140 WADSWORTH AVE A1	927-2347
CHILDRENS AID SOCIETY	130 E 101 STREET	348-2343
CHILDRENS AID SOCIETY	14 32 W 118TH STREET	996-1726
CHILDRENS AID SOCIETY	150 E 45TH STREET	949-4876
COHEN PAUL S DDS	230 W 41 ST 2FL	398-9690
COOPERSBERG MARTIN DDS	162 W 56 ST SU 302	489-8755
CORPUS EMILIA R DDS	436 FT WASHINGTON AV	795-5200
DE GUZMAN ALICIA DMD	386 FIFTH AVE S307	695-8080
DUKOFF AMY DMD	119 WEST 57TH STREET	582-8161
EYCKMANS ROBERT DDS	1931 THIRD AVENUE	348-8824
FELDMAN MARTIN DDS	215 WEST 95TH ST PHF	678-2662
FENSTERSTOCK JAY DDS	30 EAST 40TH ST S207	696-4979
FISHER FREDERICK DDS	1498 3RD AVENUE	517-9000
FITERSTEIN GERALD DDS	185 EAST 116 STREET	722-0404
FOLEY JAMES N DDS	200 CENTRAL PK S 230	757-8551
FOXMAN MICHAEL K DDS	402 E 65 STREET	744-0588
GADIDOV MONICA DDS	335 E 33RD STREET	685-9243
GELLER JOEL DDS	2260 THIRD AVENUE	996-6884
GERO JUDITH DDS	240 CENTRAL PARK SO	757-2882
GOLDSTEIN JEFFREY DDS	1440 ST NICHOLAS AVE	928-0300
GOLDSTEIN JEFFREY DDS	268 WEST 145 STREET	491-4879
GROSSMAN CARRIE DDS	13 EAST 58TH STREET	355-5241
HABIB DAVID O DDS	56 RIVINGTON ST	473-3650
HAIN JAMES J DDS	3794 BROADWAY	781-0388
HANNA AFAF B DDS	148 NASSAU STREET	619-5121
HASEEB NADEEM DDS	917 COLUMBUS AVENUE	749-5710
HOROWITZ WILLIAM DDS	501 FIFTH AV SU 703	532-5833
ISKAROS MAGED DDS	30 EAST 40TH ST S308	922-9417
JABLONKA MARIA DDS	57 WEST 57 ST RM 700	980-4962
JOHNSON STEVEN B DDS	16 E 42 STREET SU910	682-9676
KADOE DAVID D DDS	40 WEST 72ND STREET	721-4549
KAPLAN BENJAMIN DDS	107 WEST 86TH ST	874-1210
KASSAL SAMUEL DDS	541 LEXINGTON AVE	752-8677
KHAN AZIZ DDS	570 WEST 125 ST	866-1900
KOKKIRALA R R DDS	268 W 125 STREET	316-1144
KORIK BORIS M DDS	380 WEST 125TH ST	864-7224
KOTLER SOLOMON DDS	200 WEST 57TH STREET	245-7800
LAI MAUN MIMI DDS	13 17 ELIZABETH 510	219-8820
LETIZIA JOHN DMD	331 EAST 115 STREET	410-3909
LEVINE JOEL DDS	185 E 116 ST	722-0404
LICAROS GODELLA	159 1ST AVE	982-1129
LIEW ENN KONG	57 W 57TH STREET	355-6866
LIPPIN GARY K DDS	210 EAST 63 STREET	759-8281
LOEW TILDA M DDS	57 WEST 57 ST 1401A	371-5009
LYNN JERRY H DDS	57 W 57 ST	753-0123
MAUTNER IRWIN DDS	215 PARK ROW	233-5153
MELKER NEIL L DDS	226 WEST 71ST STREET	721-6878
MELKER NEIL L DDS	573 ISHAM STREET SU2	942-3936
MELLA DEJESUS PAULA M	427 FT WASHINGTON AV	568-9158
MIKAELIAN RICHARD DDS	133 EAST 58 STREET	752-1883
MILLER MARTIN A DDS	153 DYCKMAN STREET	569-5300
ORBACH GARY DMD	30 CENTRAL PARK S	371-6622
PARR MICHAEL S DDS	645 EAST 11 STREET	979-6300
PERALTA GEORGINA DDS	100 THAYER ST APT5G	787-5293
PERALTA GEORGINA DDS	200 WEST 86TH STREET	787-5293
PERCUDANI PAUL DDS	349 EAST 49TH ST	755-6480
PERSONAL DENT SERVICES	45 WEST 14 ST	255-5888
PICONE ANDREW DDS	29 WASHINGTON SQ W	529-5432
PODLINSKA DOROTA DDS	200 WEST 86TH STREET	787-9151
PODLINSKA DOROTA DDS	530 D GRAND ST 1A	475-8170
POLANCO CARMEN DDS	207 DICKMAN STREET	304-4832
POPKIN GERALD J DDS	1764 3RD AVENUE	722-4088
POPKIN GERALD J DDS	573 GRAND STREET	777-2955
RAJANI SATISH H DDS	1974 FIRST AVENUE	289-8837
RASTEGAR SASSAN DDS	551 FIFTH AVE S2512	692-9090
REGUS TEODORO E DDS	232 SHERMAN AVENUE	304-0186
REINHARDT HAROLD D DDS	35 EAST 106TH STREET	534-3626
RIPPS DANIEL DDS	131 W 110 STREET 1D	865-5080
ROHIRA JAGDISH DDS	614 SECOND AVENUE	685-2966
RONDON BETTY DDS	3 9 SICKLES ST 1A	567-6200
ROTWEIN PAUL S DDS	220 E 63 STREET	750-8422
ROZOF MARK C DDS	210 EAST 47TH STREET	753-6785
RUDICK SAMUEL DDS	119 WEST 57 ST	757-5749
SACHDEV KAMAL DDS	3572 BROADWAY	368-8730
SACHDEV KAMAL DDS	614 SECOND AVE SU C	685-2966
SALCEDO HERMAN F DDS	1745 LEXINGTON AVE	369-4343
SAMSON LEWIS I DDS	145 E 116 ST	831-3222
SANDULESCU SANDULESCU	808 FIFTH AVE SU 808	245-5817
SATYADEO HEMENDRA DDS	3418 BROADWAY	862-0080
SCHLESSINGER S L DDS	ONE UNION SQ W	929-7280
SERAFIN SALVATORE DDS	14 MONROE ST	267-3680
SHAH HEMENDRA DDS	1862 THIRD AVENUE	289-4131
SHAH MAHESHKUMAR K DDS	2020 THIRD AVENUE	876-3458
SHAH MEENA H DDS	850 AMSTERDAM AVE	663-3089
SILVERSTEIN WAYNE DDS	143 4 AVENUE	777-3884
SILVERSTEIN WAYNE DDS	18 E 50 STREET	777-7727
SINGLA RAJ K DDS	235 W 14TH STREET	675-2044
SLASKA BARBARA DDS	77 E 12TH STREET	254-1332
SPANIER MICHAEL H DDS	315 WEST 32RD STREET	231-9500
STERN SHELDON DDS	65 COLUMBIA STREET	254-2225
THIRTY FOURTH ST DENT	160 W 34 STREET 2FL	564-8184
TINNA AUTAR SINGH DDS	563 W 145 STREET	283-2902
TYORKIN GREGORY DDS	333 E 48 STREET SU1A	697-7718
VAKHARIA SURESH V DDS	540 WEST 138 STREET	926-5692
VALGER ALEXANDER DDS	845 W 207 STREET	567-1784
WEI MIN DEH MD	1 ESSEX STREET	475-5320
WERT RODOLFO P DDS	718 W 178 ST	923-1566
WILLIAM FITTS RY CM HL	110 WEST 97 STREET	716-7925
WILLIAM FITTS RY CM HL	160 WEST 100 ST	316-7925
WONG HENRY C DDS	13 17 ELIZABETH S405	966-8878
WOODHEAD RODERICK DDS	30 FIFTH AVENUE	477-3311
YOFFE LEONID DDS	201 WADSWORTH AVE	927-1721
ZANDMAN IRWIN H DDS	1995 3 AVE	427-2636
ZELLER JOSEPH B DDS	35 MADISON ST	267-8239

GROUPS - DENTAL

COHEN PAUL IRVING DDS	1440 ST NICHOLAS AVE	928-0300
COHEN PAUL IRVING DDS	268 W 145 STREET	491-4879
CONCERNED DENTAL CARE	30 EAST 40TH STREET	696-4979
DENTAL HEALTH SERVICE	99 UNIV PL 5TH FL	254-2804
QUALITY DENTAL CARE CT	211 WEST 79TH STREET	799-7700
R W DONOVAN ASSOCIATES	214 EAST 85 STREET	772-8377

GROUP HEALTH DENTAL FACILITY 398-9690
230 WEST 41 STREET

UN PLAZA DENTAL 949-6105
765 UN PLAZA

ORAL SURGEON

GABRIELE ROBERT DDS	30 FIFTH AVENUE	477-3311
GOLDSMITH JAY P DMD	121 EAST 60 ST	838-5895
LEFFLER MARC DDS	200 CENTRAL PK SO	245-3292
ORAL SURGERY OF NY PC	236 E 48 STREET	983-7516
RUTH GARY DDS	236 E 48 STREET	983-7516
SONNENSHEIN JAY L DDS	488 MADISON AVENUE	223-0320
WOLF LOUIS R DMD	488 MADISON AVE S200	223-0320

ORTHODONTIST

GRAHAM RICHARD E DMD	845 EAST 11TH STREET	979-8300
JACOBS FRED DDS	2112 BROADWAY S516	362-4128
LABRUNA VINCENT A DDS	227 EAST 19TH STREET	955-6208
LEVENE KENNETH DDS	207 EAST 63RD STREET	750-9288
TUCKER JOSEPH DDS	504 GRAND ST APTM3	475-0051

PERIODONTIST

EDALAT M PARVZ DDS	30 CENTRAL PARK S	308-3080
WEISS AARON DDS	211 WEST 79TH STREET	799-7700
WEISS AARON DDS	501 MADISON AVE	753-7815

ENDODONTIST

GANIK RON DDS	71 BROADWAY SU 1810	422-4043
SCHECHTER SCOTT DDS	16 EAST 42 ST SU 910	682-9676
SCHECHTER SCOTT DDS	45 JOHN STREET S 311	619-7888
SCHEUERMAN WILLIAM DMD	45 JOHN ST SUITE 311	619-7888

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Brooklyn

GENERAL PRACTITIONER - DENTAL

ABELLARD BEAUVOIR DDS	2801 GLENWOOD ROAD	421-0224
AMAZON SEYMOUR DDS PC	2600 4 66TH STREET	336-8085
AMAZON SEYMOUR DDS PC	3234 NOSTRAND AVE	336-8085
AMBAT PURITA E DDS	749 GRAND STREET	388-7007
AMBAT RACHEL DDS	749 GRAND STREET	388-7007
ARKOW DARWIN DDS	1705 ROCKAWAY PKWY	444-5975
ATLAS HOWARD S DDS	9923 AVENUE K	763-2200
AYROSO CRISPIN DDS	114 CLINTON STREET	624-7252
BACALL PAUL DDS	2501 NOSTRAND AVE	338-3202
BACKER STEVEN DDS PC	671 FLATBUSH AVENUE	693-8200
BANKS EDWARD DDS	493 CLINTON AVE	857-2084
BECKER CLIFFORD DDS	2815 OCEAN PKWY	648-4100
BELLAFIORE MATTHEW DDS	120 MONTAGUE STREET	875-9424
BENDALE SURESH N DDS	1465 MYRTLE AVE	456-1435
BENDER JACK I DDS	1625 ROCKAWAY PKWY	444-6226
BENET VICTORY DDS	162 GRAMHAM AVENUE	782-9100
BENSIMON MARC DDS	201 EASTERN PKWY	636-5686
BHATT YOGESH K DDS	580 OCEAN AVE	462-9188
BIALOR MITCHELL H DDS	3000 OCEAN PKWY 2H	266-5797
BIRNBAUM LARRY W DDS	300 KNICKERBOCKER AV	381-7461
BLACKMAN RICHARD DDS	1098 LIBERTY AVENUE	647-9180
BLACKMAN RICHARD DDS	1236 FULTON ST	789-0524
BOGAN HOWARD A DDS	868 DEKALB AVE	443-0100
BOWLES WILLIAM JR DDS	964 RUTLAND ROAD	493-0004
BRAM MARK DDS	1684 EAST 18TH ST	375-4646
BRENNER STEPHEN M DDS	1781 ROCKAWAY PKWY	531-9100
BRENNER STEPHEN M DDS	5014 4TH AVENUE	439-8778
BRESSLER ALLEN M DDS	1532 FLATBUSH AVE	434-5800
BRODLIE ALVIN S DDS	159 SMITH ST	834-9400
BRODY MARVIN DDS	1111 PENNSYLVANIA AV	272-9795
BUCHALTER HYMAN I DDS	2611 E 13 ST	743-2264
BURBACKI EUGENE DDS	261 AVENUE P	256-9583
BUTT TEHREEM DDS	426 MARCUS GARVEY BL	919-8911
CARDENAS A R DDS	299 BROADWAY	387-4208
CARMAZI MALKA DDS	2035 RALPH AVENUE	763-4522
CASIMIR APPOLOS DDS	1805 NOSTRAND AVENUE	282-7331
CASTILLO STEVEN A DDS	5 DEBEROISEST	384-7700
CEARNETCHI EMILIA DDS	325 OCEAN AVENUE	462-7436
CHAINANI ASHOK DDS	4419 FIFTH AVENUE	720-0086
CHHABRA VINOD K DDS	1217 FLATBUSH AVE	469-1200
CHOKSHI DIVAKAR DDS	73 EASTERN PARKWAY	622-3109
CHU STEVEN K DDS	3371 FULTON STREET	827-7812
CHUBAK BRUCE DDS	1358 43 STREET	438-2638
CLEITMAN ERICA DDS	1577 EAST 17TH ST	375-0855
CONGIUSTA MARIE DDS	274 87TH STREET	748-1684
COPELL RICHARD DDS	1 DEKALB AVENUE	237-0222
COWITT OWEN DDS	327 MYRTLE AVE	855-4488
DAVIS BELL IVYLYN DDS	ONE HANSON PLACE	857-3800
DAVIS CURTIS DDS	5205 7 CHURCH AVE	342-2300
DEBARTOLO ANGELA M DDS	274 87TH STREET	748-1684
DESAI BHADRESH DDS	393 MOTHER GASTON BL	385-6900
DESAI DINESH DDS	ONE HANSON PL 1310	857-6259
DIKANSKY YURY DDS	7712 BAY PARKWAY	238-4057
DINOWITZ NEAL DDS	2781 LINDEN BLVD	235-5055
DUBOVIKOV VALERY DDS	2180 CONEY ISLAND AV	375-1458
DUJA BADRUD DDS	2633 OCEAN PARKWAY	891-1299
DUJA BADRUD DDS	800 CORTELYOU ROAD	941-5555
EDELSTEIN RICHARD DDS	170 NASSAU AVE	383-1270
ELAHWAL SALEH A DDS	104 10 FLATLANDS AVE	927-4068
FEILHARDT SEYMOUR DMD	2292 RALPH AVENUE	241-7070
FEIN ARNOLD DDS	136 HART STREET	782-0944
FEINSTEIN STEVEN DDS	1212 AVENUE Z	891-0140
FELDMAN MARTIN DDS	453 MOTHER GASTON BL	342-3288
FERRARIN HENRY JR DDS	327 MYRTLE AVE	855-4488
FINSTON R C DDS	2108 LINDEN BLVD	342-3820
FONSECA AYRESO DDS	386 5 AVENUE	499-1800
FRANCIS SUZY DDS	319 HOOPER STREET	384-1199
FRANK MICHAEL ALAN DDS	1341 FULTON STREET	636-1800
FRANK PHILLIP DDS	715 BROADWAY	963-3400
FRIEDMAN ALAN DDS	920 FOSTER AVENUE	434-5299
FRIEDMAN SIDNEY DDS	1203 SUTTER AVE	277-0803
FRIST ALLEN DDS	3408 12 AVENUE	756-3156
FRIST ALLEN DDS	735 LINDEN BLVD	756-3156
FRUCHT BENJAMIN DDS	9327 KINGS HWAY	345-3093
FRYD MURRAY DDS	578 FIFTH AVENUE	788-3290
FUNARO VINCENT M DDS	8611 23RD AVENUE	714-1590
GANDHI NIRUPAM DDS	6414 BAY PKWY	236-3311
GARCIA LORETO M DMD	3131 CONEY ISLAND AV	646-5558
GARFINKEL DAVID S DDS	1700 FLATBUSH AVENUE	377-4081
GERGES MANAL DDS	1047 LIBERTY AVENUE	647-0418
GERSHENSON PETER M DDS	3070 AVENUE W	743-5210
GINGOLD SOL DDS	798 NEW LOTS AVENUE	257-0094
GOLDSTEIN BENJY DDS	749 NOSTRAND AVENUE	493-1004
GOLDSTEIN JEFFREY DDS	327 PENNSYLVANIA AVE	342-0009
GOLDSTEIN JEFFREY DDS	447 FULTON STREET	875-3200
GRAYSON BERNARD N DDS	1951 FLATBUSH AVE	258-4500
GREEN STEVEN J DDS	8512 18TH AVENUE	232-8987
GRIEFER ELLWIN DDS	3221 NEWKIRK AVE	282-8256
GRIEFER ELLWIN DDS	5118 14TH AVENUE	851-7200
GRIESHER MARTIN DDS	356 EASTERN PARKWAY	467-7899
GRINBERG SOLOMON DDS	100 AVENUE P	259-5647
GRINBERG SOLOMON DDS	1414 AVENUE P	382-8111
GRONOWITZ IRA E DDS	8502 BAY PARKWAY	373-5000
HALIM MONWARA DDS	823 FRANKLYN AVE	773-2358
HARRISON ALAN D DDS PC	8635 21 AV	372-7277
HASKIN GREGORY J DDS	4571 KINGS HWY	692-4791
HONORE FLORIAN DDS	3223 CHURCH AVENUE	693-9080
HOSANNAH HILTON O DDS	1080 BUSHWICK AVE	574-5771
HUNTER SUSMITA R DDS	1324 BERGEN STREET	273-7749
JORDONNE W JP DDS	1073 LINDEN BLVD	485-2684
JORDONNE W JP DDS	258 EMPIRE BLVD	953-3200
KADOE DAVID D DDS	2011 AVENUE U	332-8004
KALYANARAMAN G DDS	257 FLATBUSH AVENUE	789-6300
KAMINKER SCOTT DDS	1675 79 ST	236-2320
KAMINKER SCOTT DDS	1730 OCEAN AVENUE	253-4754
KANTROWITZ RONALD DDS	1122 AVENUE P	339-7878
KAPLAN ALLAN DDS	841 UTICA AVENUE	385-5995
KAPLUN MIKHAIL DDS	248 CRESCENT STREET	277-6305
KATZ BENJAMIN DDS	1640 E 94 ST	763-2980
KENT THOMAS Z DDS	1452 MYRTLE AVENUE	453-7174
KERZHNER ABRAM DDS	3049 BRIGHTON 6TH ST	646-3555
KERZHNER ABRAM DDS	3980 FLATLANDS AVE	951-1649
KESSLER LAWRENCE DMD	183 NORTH 6 ST	388-3737
KHANI WILLIAM DDS	527 MARCY AVENUE	782-6230
KHANJOU PRADEEP K DDS	116 GRANT AVENUE	827-6585
KINGS PLAZA DENTAL PC	5412 KINGS PLZA MALL	258-0011
KIRZHNER ALEXANDER DDS	101 21 SEAVIEW AVE	251-5858
KLEEMOFF MICHAEL DMD	6321 18 AVENUE	234-0379
KLEIN MITCHELL DDS PC	480 NEPTUNE AVE 13P	868-4480
KLEIN MYRON R DDS	228 MONTROSE AV MED	456-5200
KOTHARY MEERA DDS	382 NOSTRAND AVENUE	857-2452
KOTLYAR ALLA DDS	1386 FLATBUSH AVENUE	434-8183
KOUL CHAMAN LAL DDS	201 EASTERN PARKWAY 1A	636-5050
KOZINN IRSIN S DDS	2371 OCEAN PARKWAY	615-1770
KOZLOWSKI LEO M DDS	138 DIVISION AVE	387-1887
KOZLOWSKI LEO M DDS	1655 FLATBSH AV C104	253-8873
KRISHNAN VASANTI DDS	527 GRAND STREET	384-6455
KRISHNAN VASANTI DDS	9920 4 AVENUE	836-9172
LADAO ROMEO DDS	2091 NOSTRAND AVENUE	859-7180
LANE J V DDS	1212 KINGS HWY	376-6700
LANE JULES V DDS	1212 KINGS HWY	376-6700
LANE JULES V DDS PC	434 ALBEE SQUARE	858-9211
LEVIN ANNA DDS	1302 NEWKIRK AVENUE	434-4466
LEVINE GARY DDS	2548 LINDEN BLVD	257-0800
LEVINSON EUGENE DDS	2233 W 9 ST	372-8005
LEWIS EDMUND R DDS	1439 MYRTLE AVE	456-2828
LEZHANSKY VALENTIN DDS	3080 OCEAN AVENUE	615-2272
LIGUORI LAURENCE F DDS	5018 3 AVE	439-8568
LILLANEY SANTOSH DDS	1217 FLATBUSH AVENUE	469-1200
LUM BRUCE DDS	2101 MERMAID AVE	998-7700
LUM BRUCE DDS	370 9TH STREET	965-9823
MAGID BORIS DDS	439 NINTH STREET	788-3079
MAGID BORIS DDS	887 MANHATTAN AVE	389-3100
MALOFF HAROLD DDS	1008 GATES AVENUE	452-1307
MANKAD BHARAT M DDS	237 DEKALB AVENUE	230-0203
MARCUS JONATHAN DDS	3420 FULTON STREET	235-7400
MARCUS JONATHAN DDS	386 KNICKERBOCKER AV	574-0527
MATE LIEBMAN DDS	947 MANHATTAN AVE	389-4288
MAUTNER IRWIN DDS	5447 KINGS HIGHWAY	451-1133
MAYELL MOHINDER P DDS	720 ROCKAWAY AVE	346-1914
MCDONALD MAJORIE	458 SCHENECTADY AVE	953-7539
MEHTA PALLAVI DDS	1 HANSON PL SU 1418	789-3000
MEHTA PRAVEEN R DDS	338 78TH STREET	745-2728
MEHTA RASHMI N DDS	555 WILSON AVENUE	453-2100
MEHTA VIPLOV	884 EASTERN PARKWAY	774-8080
MELLA DEJESUS PAULA M	719 GRAND STREET	782-1730
MERZER HERMAN DDS	3702 QUENTIN RD	339-3181
MIDWOOD DENTAL ASSOC	3215 AVENUE H	434-3131
MILLER ALEXANDER D DDS	589 KNICKERBOCKER AV	386-9191
MIRENDA JAMES A DDS	8512 18TH AVENUE	232-8987
MIRZA SIKANDER DDS	1711 PITKIN AVENUE	485-9889
MITH A BELIARD DDS	1188 PRESIDENT ST	774-7141
MITTAL SURESH C DDS	79 FIFTH AVENUE	783-1648
MORBI NAZIR DDS	1489 NOSTRAND AVENUE	282-7171
MORRIS CAROLYN B DDS	1413 FULTON STREET	636-4500
MORSY HUSSEIN DDS	1301 KINGS HIGHWAY	339-0747

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MUKIT M MD DDS	1751 FULTON STREET	493-3339
MUKIT M MD DDS	2020 CORTELYOU ROAD	282-7300
MUNRO VIVIAN I DDS	1424 ST JOHNS PL	778-6488
NALITT LAWRENCE DDS	820 BROADWAY	388-6123
NAVON JEFFREY DDS	1402 EAST 31ST ST	258-3500
NAYEEM MOHAMMAD DDS	3815 CHURCH AVENUE	282-5617
NORMAN SIDNEY DDS	909 E 107 ST	649-1400
OUPHANT ANDREW G DDS	1201 CORTELYOU ROAD	282-4990
OST STEVEN DMD	1 HANSON PLACE	857-6588
PANCHAL JAYENDRA DDS	5801 5 AVENUE	492-0086
PANDHI VIDYA DDS	1221 FLATBUSH AVENUE	469-6600
PARIKH AMRISH K DDS	1312 FLATBUSH AVENUE	434-2520
PATEL BHASKER DDS	426 LAFAYETTE AVE	783-3365
PATEL DINESH P DDS	31 08 MERMAID AVENUE	449-0818
PATEL NARENDRA D DDS	106 BEVERLY ROAD	853-1990
PATEL NATU I DDS	1895 EASTERN PKWY	342-2921
PATI JOHN DDS	1203 SUTTER AVENUE	277-0903
PILTSER YAKOV DDS	840 LEFFERTS AVENUE	467-1054
PLATT DEVIN J DDS	270 FLATBUSH AVE	622-5144
PLUST MORRIS DDS	380 COZINE AVE	649-0300
PRAVIN PANDHI DDS	204 MYRTLE AVE	522-4000
QUDSI NAVED A DDS	434 ROCKAWAY AVE	342-6001
RADIX JOSEPH L DDS	630 OCEAN AVE STEP4	604-8257
RAFAL GARY S DDS PC	9915 SEAVIEW AVE	783-7799
RAFLA WIDAD A DDS	5407 5TH AVENUE	439-5057
RAMNATH R DDS	830 MARCY AVENUE	230-0350
RAMOS MAXIMO J JR DDS	222 15TH ST SU 3	768-0525
RAO RONALD DDS	1711 KINGS HWY	376-2232
RAO RONALD DDS	235 WYCKOFF AVE	821-3535
RASHED RASHED S DDS	475 61 STREET	439-1562
RASHED RASHED S DDS	901 MYRTLE AVE	782-1232
REGIS MICHAEL A DDS	83 EAST 38 STREET	363-8026
RICCARDELLI W J DDS	186 CLINTON AVE	624-1630
ROSANELLI G D DDS	120 MONTAGUE ST	875-9424
ROSEN ALAN M DDS	3000 OCEAN PKWY S2H	996-3333
ROSEN BRIAN JAY DDS	1101 FLATBUSH AVE	826-0560
ROSENBERG JEROME S DDS	1008 GATES AVE	452-1307
ROSENBLITT ROBT B DDS	143 CENTRAL AVE	386-0900
ROSENBLITT ROBT B DDS	599 MARCY AVENUE	386-0900
ROYFE INNA DDS	200 CORBIN PLACE	648-8446
RUBINSHTEIN MARINA DDS	1501 80TH STREET	234-3436
RUTHENBERG ALVIN A DDS	7810 17 AVENUE	232-8100
RYMER PETER DDS	415 BEVERLY ROAD	435-0817
SAROWITZ STEVEN DDS	1864 NOSTRAND AVE	282-4142
SASSON NATHANIEL DDS	2101 MERMAID AVE	996-7700
SASSON NATHANIEL DDS	370 NINTH STREET	965-9823
SCHOB KENNETH DDS	3420 FULTON STREET	235-7400
SCHWARTZ STUART DDS	2 PAERDEGAT 15TH ST	241-3754
SEBOLD CANDY DDS	2248 EAST 21ST ST	646-1378
SHAH BHUPENDRA B DDS	2845 86TH STREET	372-0853
SHAH MITA A DDS	157 REMSEN STREET	797-4044
SHAH VIRENDRA DDS	180 COZINE AVENUE	649-1398
SHAH VIRENDRA DDS	46 07 5TH AVENUE	854-3191
SHATZKAMER J DDS	1845 E 19 STREET	376-8329
SHEINKMAN GENADY DDS	1901 AVENUE N	339-3302
SHEINKMAN GENADY DDS	2133 KNAPP ST	646-6846
SHEINKMAN SIMON DDS	1918 KINGS HWY	627-8200
SILIATO RONALD J DDS	15 MACDOUGAL ST	804-1884
SILIATO RONALD J DDS	770 FULTON ST	638-0800
SILVER HOWARD A DDS	888 GRAND STREET	486-8800
SINGH INDRAJEET DDS	299 LIVINGSTON ST	797-2880
SOLOMON MARC DDS PC	1880 PITKIN AVENUE	342-0391
STEIN JEFFREY H DDS	805 STANLEY AVE	272-9292
STERN SIDNEY DDS	234 HEWES STREET	782-9425
SUNDERRAJ MARY DDS	113 GOLD STREET	834-8885
SZALAVETZ GEORGE DDS	65 ORIENTAL BLVD	648-2497
TERZANO GABRIEL M DDS	175 FORBELL STREET	647-5858
THAKKER DHIRAJ DDS	1372 BROADWAY	486-5627
THAKKER DHIRAJ DDS	90 BUSHWICK AVENUE	782-9757
TOLIA SHASHIKANT N DDS	291 KNICKERBOCKER AV	821-1516
TOPOTOVSKY ALAN N	1829 E 9TH STREET	375-0855
TOPOROVSKY ALAN N	3272 NOSTRAND AVENUE	627-7775
TRIVEDI SUBDOH DDS	202 UNION AVENUE	388-4813
TULIAO NORA DMD	222 15TH STREET	788-0525
TUMOLO ANTHONY T DDS	420 81 STREET	745-1331
TURNER P L DDS	456 SCHENECTADY A 1P	953-7639
VALGER ALEXANDER DDS	1825 FOSTER AVENUE	434-4400
VAYNSHTEYN VITALY DDS	424 BRIGHTON BCH AVE	646-5013
VOLK JOSEPH DDS	30 40 BRIGHTON 6 ST	332-0202
VOSS VLADISLAV DDS	477 84 STREET	748-8588
WEINBERG RICHARD DDS	2177 72 ST	331-1500
WEINSTEIN BARNET H DDS	3051 OCEAN AVENUE	332-3130
WEISBERG STEVEN M DDS	188 RICHARDS ST	624-1884
WEISS HAROLD D DDS	5520 GLENWOOD ROAD	783-0505
WEISS MICHAEL J DDS	4109 NINTH AVENUE	435-6858
WERNICK IRWIN DDS	209 AVE P BOX 244	837-2161
WEST END DENTAL CTR	3514 MERMAID AVENUE	714-0101
WILLIMAS WARREN A DDS	630 OCEAN AVE	462-2300
WILSON DONHUE DDS PC	213 EASTERN PARKWAY	230-3183
WOLIN MILTON B DDS	392 COURT ST	852-2015
YEE SHINKOO DDS	1118 BROADWAY	443-8112
YIP JOSEPH DDS	7709 FOURTH AVENUE	836-7366
ZOMICK ARNOLD DDS	602 FLATBUSH AVENUE	287-2882
ZUSIN ALLA DDS	2650 SHORE PKWY 3D	743-2501

GROUPS - DENTAL

BASS HARVEY L DDS	1809 AVENUE M	645-8200
BERNSTEIN LEZHANSKY	1339 FLATBUSH AVENUE	469-1000
COHEN PAUL IRVING DDS	327 PENNSYLVANIA AVE	342-0009
COHEN PAUL IRVING DDS	447 FULTON STREET	875-3200
EPSTEIN DIGREGORIO DDS	749 NOSTRAND AVE	493-1002
LBJ HEALTH COMPLEX INC	276 NOSTRAND AVE	636-2221
MULTI SPEC DENT CARE	1 HANSON PLACE	638-9477
SALONSKY KLEIN ETAL	2818 OCEAN AVENUE	891-1000
STARRETT CITY DEN GRP	1380 PENNSYLVANIA AV	642-8800

ORAL SURGEON

CLARKSON EARL I DDS	5401 CLARENDON ROAD	451-0325
MALTZ BRUCE DDS	955 PENNSYLVANIA AVE	272-8300
ZEITLIN ROBERT E DDS	1618C VOORHIES AVE	332-1778

ORTHODONTIST

BLISTEIN DAVID DDS	2011 AVENUE U	332-8034
GOLDSCHEIN IRWIN DDS	4901 FT HAMILTON PKY	436-3701
HABER MORTON DDS	1809 13 AVENUE M	645-8200
HERMAN ERNEST DDS	2226 OCEAN AVENUE	375-2226
SHUMAN IRVING DDS	1 HANSON PLACE	783-7088
TAUB IRA DDS	9320 SEAVIEW AVENUE	251-3166
TUCKER IVES DDS	7105 21 AVENUE	258-0022

PERIODONTIST

WEISS AARON DDS	1809 AVENUE M	645-8200

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Queens

ENDODONTIST

BAHARESTANI ALBERT DDS	112 15 76 RD STE 1	263-4890

GENERAL PRACTITIONER - DENTAL

ABRISHAMI VAFA DMD	114 20 QUEENS BLV A1	575-5536
AJMERA MUKESH M DDS	67 07 ROOSEVELT AVE	424-6201
AJWANI N W DDS	49 07 KISSENA BLVD	539-5188
AKNOUK SAMEH DDS	143 30 ROOSEVELT AV	353-9191
AKPINAR BILL B DDS	61 10 MARATHON PKWY	428-2780
ALCALAY JOSEPH DDS	108 55 QUEENS BLVD	263-2933
AMBAT PURITA E DDS	148 28 88 AVENUE	526-7706
AMBAT PURITA E DDS	172 11 90TH AVENUE	658-8477
AMBAT RACHEL DDS	148 28 88 AVENUE	526-7706
AMBAT RACHEL DDS	172 11 90TH AVENUE	658-8477
AUGELLO JOHN DDS	119 13 HILLSIDE AVE	846-0280
BACHARACH JOHN H DDS	4030 75 ST	457-9286
BAHLANI VEDVYAS S DDS	75 17 41 AVENUE	803-6300
BARAVARIAN NEDJAT DDS	65 61 SAUNDERS ST	275-1776
BENNETT MARTIN DDS	83 75 WOODHAVEN BLVD	441-1049
BERDOE FRANKLIN DDS	161 10 JAMAICA AVE	526-2434
BHAGAT DEEPAK DDS	30 96 51ST ST	956-8400
BIRNBAUM LARRY W DDS	218 07 43RD AVENUE	225-9292
BLUMENTHAL CARY DDS	34 47 21ST STREET	786-8687
BLUMENTHAL IRVING DDS	87 10 37TH AVENUE	478-8307
BLUMENTHAL PETER D DDS	34 47 21 STREET	786-8687
BRANCOVEANU M R DDS	817 ONDERDONK AVE	381-3900
BRESTIN LEWIS R DDS	173 31 JAMAICA AVE	291-4247
BRUSTEIN M W DDS	111 09 JAMAICA AVE	847-5717
BUTT TEHREEM DDS	153 15 75TH AVE 1A	321-9366
BUTTERMAN DAVID DDS	185 08 UNION TPKE	454-1666
BYUN EUGENE C DDS	40 42 82 STREET	457-9000
CARPO MINDA S DDS	41 61 KISSENA BLVD 5	886-8898
CELELLA STEPHEN P DDS	38 08 30 AVENUE	932-9300
CHANG SEWHAL DDS	41 61 KISSENA BLVD	353-0808
CHEEMA VIJAY P DDS	115 72 FRANCIS LEWIS	712-6680
CHHABRA DEVENDER N DDS	82 01 BRITTON AVENUE	426-4353
CHIN PETER DMD	66 49 FRESH POND RD	456-1032
CHRISTOFORATOS S DDS	37 04 30 AVENUE	274-2803
CHRISTOFORATOS S DDS	39 15 BELL BLVD	224-9784
COHEN WARREN H DDS	161 10 JAMAICA AVE	526-8451
COHEN WARREN H DDS	61 34 188 STREET	454-9435
DAVILA GUILLERMO DDS	6201 39 AVE	424-5488
DECKLER BRUCE	117-08 HILLSIDE AVE	847-2827
DENT CARE DENT OFF	46 12 QUEENS BL S203	937-8750
DHOLAKIA SHASHI V DDS	131 24 ROCKAWAY BLVD	738-8114
DICKER MORRIS DDS	144 07 JEWEL AVENUE	263-2051
DRUCKER HAROLD DDS	32 02 53 PL	278-9400
ELETR HEZIQAL A DDS	13 03 40TH AVE	786-0494
ELYSEE JEAN DDS	213 07 JAMAICA AVE	291-8174
EUSTAQUIO MARCOS A DDS	79 11 41ST AVENUE	424-3304
EUSTAQUIO RITA S DDS	81 17 169TH STREET	380-5288
FARAH MINA DDS	123 19 LIBERTY AVE	835-1070
FARKASH DANIL DDS	93 54 QUEENS BLVD	997-7318
FELGEN BERTRAM DDS	48 02 BWAY	274-5551
FENSTERSTOCK JAY DDS	119 01 LIBERTY AVE	843-1616
FENSTERSTOCK JAY DDS	133 40 131 STREET	529-3800
FINKELSTEIN EDWARD DDS	105 40 62ND ROAD	459-1578
FLASHNER JESSE DDS	152 74 JEWEL AVE	263-0353
FLECKNER JAY DDS	125 11 111 AVENUE	845-8223
FLUSHING FAMILY DENTAL	135 19 ROOSEVELT AVE	445-7030
FORTINASH WILLIAM DMD	88 35 ELMHURST AVE	446-0074
GALANG OSCAR T DMD PC	83 20 ROOSEVELT AVE	476-2425
GLAVEZ AMADO A DDS	88 18 188TH STREET	740-1980
GARCZYNSKI DOUGLAS DDS	162 10 JAMAICA AVE	658-0123
GARREN DANIEL DDS	184 65 MIDLAND PKY	380-2846
GATTEGNO DANIEL DMD	188 02 NORTHERN BLVD	463-1414
GELFAND ERIC DMD	108 03 LIBERTY AVE	641-5111
GELFAND JAMES DDS	30 07 STEINWAY ST	721-4709
GLENRIDGE DENTAL CTR	65 34 MYRTLE AVENUE	386-872*
GO MARIO DMD	83 30 VIETOR AVE 102	397-1947
GOLD GOLD DDC	124 19 101 AVENUE	658-4095
GOLDSTEIN BENJY DDS	94 24 63RD DRIVE	275-4545
GOLSTEIN FREUD DDS PC	94 24 63RD DRIVE	275-4545
GOLDSTEIN J A DDS	131 11 ROCKAWAY BLVD	322-9857
GOLDSTEIN JEFFREY DDS	88 01 PARSONS BLVD	539-3400
GOLDSTEIN MARK DDS	131 11 ROCKAWAY BLVD	322-9857
GOLWALA PRAVIN DDS	2108 GRAND CONCOURSE	584-9398
GOMEZ LYLIA M DDS	90 18 ELMHURST AVE	478-5211
GOTHELF ERIC DDS	61 21 ROOSEVELT AVE	458-0940
GREENBERG STANLEY DDS	89 15 PARSONS BLVD	297-1504
GRIESNER HARVEY DDS	69 80 108TH STREET	263-2894
GRIESNER MARTIN DDS	69 80 108TH STREET	263-2894
GRILLO PATRICK DDS	94 18 59 AVENUE	271-2500
GROSS ARNOLD DMD	214 81 JAMAICA AVE	468-3200
GROSS DANIEL MARC DDS	114 01 201ST STREET	464-2138
GUIRGUIS SOLIMAN DDS	45 54 41 ST 1C	784-0332
HEINZE PATRICIA M DDS	25 ONTARIO ROAD	483-8889
HEINZE PATRICIA M DDS	340 DOGWOOD AV S108	483-8889
HEWLETTE BOLDING F DDS	185 44A BAISLEY BLVD	723-5858
HIRSCH LAWRENCE DDS	85 04 63 DRIVE	459-0872
HOSSAIN MOHAMMAD DDS	127 01 LIBERTY AVE	738-1288
IOSIFESCU CATERINA DDS	244 21 89TH AVE	347-8527
IQBAL MOHAMMAD DDS	180 33 HIGHLAND AVE	291-0818
JAGBANDHANSINGH A DDS	86 30 BROADWAY	651-3335
JANG EUNSIL DDS	112 03 75 AVENUE	457-6788
JANG EUNSIL DDS	41 42 ELBERTSON ST	457-6788
JANOFSKY BARRY DDS	116 06 JAMAICA AVE	847-9212
JANOFSKY BARRY DDS	36 12 30TH AVENUE	278-4469
JANOFSKY BARRY DDS	61 52 GRAND AVENUE	326-0461
JEAN BAPTISTE M DDS	218 62 98TH AVENUE	776-1320
JEAN BAPTISTE M DDS	97 17 SPRINGFIELD BL	776-1320
JOHNSON CURTIS M DDS	94 03 ASTORIA BLVD	639-6550
KALEKHMAN KIM DDS	33 53 82 ST B 01	335-7328
KANNER DAVID B DDS	148 17 HILLSIDE AVE	739-8788
KANNER DAVID B DDS	260 75 UNION TPKE	343-1955
KAPLAN ALAN H DDS	107 21 QUEENS BL SU5	268-0800
KATSEVA SONYA DDS	140 20 SANFORD AV 1D	353-4038
KAYE JEROME DDS	29 33 BAILEY COURT	471-2252
KAYE STEVEN DDS	87 80 PARSONS BLVD	523-4488
KELLY WAYNE G DDS	53 15 BCH CHANNEL DR	474-0801
KENT THOMAS Z DDS	169 11 UNION TPKE	969-8514
KESSMAN MATTHEW DDS PC	8804 GRAND AVE	335-4080
KHANJOU PRADEEP K DDS	40 50 JUNCTION BLVD	565-2451
KIM JUHAN DDS	143 51 ROOSEVELT AVE	463-9057
KIRSCHNER ALFRED DDS	338 BEACH 54 STREET	634-2123
KIRSCHNER HOWARD DDS	338 BEACH 54 STREET	634-2123
KLEIN MITCHELL DDS PC	2384 MOTT AVE	868-4480
KLEIN MITCHELL DDS PC	342 BEACH 54 STREET	868-4480
KMK DENTAL PC	43 21 GREEN POINT AV	786-4175
KRAL BERNARD P DDS	31 01 90 ST	898-2430
KRAMER ALBERT S DDS	115 25 METROPLTN AVE	441-2880
KRISHNAN VASANTI DDS	22 56 31 STREET	278-5982
LABIB NABIL ZAKI DDS	41 15 75 STREET	672-5072
LABIB NABIL ZAKI DDS	98 02 57 AVE	271-7724
LALANI NASHIR I DDS	1913 MOTT AVENUE	327-7813
LALANI NASHIR I DDS	216 BEACH 20TH ST	327-8435
LALANI NASHIR I DDS	529 BEACH 20TH ST	327-8435
LAMBRIDIS DEAN DDS	25 37 BROADWAY	786-2631
LANCEA SORIN DDS	51 17 43 AVENUE	335-3030
LANE J V DDS	134 12 LINDEN BLVD	322-4800
LANE JULES V DDS	134 12 LINDEN BLVD	322-4800
LANE JULES V DDS	36 34 MAIN ST	539-1200
LANG MICHAEL DDS	30 88 38 STREET	278-4419
LANZA PAUL DDS	133 16 83 STREET	848-2313
LAYTON MAURICE DDS	94 59 SPRINGFLD BLVD	465-4448
LAZO JOSE A DDS	74 08 ROOSEVELT AVE	898-0290
LEE HIN GRACE DDS	133 17 SANFORD AV LB	445-2580
LEFF MORTON DDS	138 26 57 ROAD	463-6383
LESTZ RICHARD DDS	110 45 QUEENS BLVD	544-8100
LEVIN ANNA DDS	70 31 108 STREET	268-8549
LEVINE GARY DDS	90 11 35TH JUNCTION	426-6722
LEVINE RICHARD DDS	33 44 JUNCTION BLVD	898-8848
LEVINE RICHARD DDS	37 30 83 STREET	898-8848
LEW DAVID DDS	40 18 CASE STREET	661-3041
LEWIS EDMUND R DDS	88 20 FRESH POND RD	456-2828
LOCURTO A J DDS	110 13 JAMAICA AV	849-8025
LUCIDO JAMES DMD	65 34 MYRTLE AVENUE	381-2985
MAGLIORE FRANCOEUR DDS	229 02 MERRICK BLVD	528-5949
MAHADKAR ALOPA DDS	94 01 37 AVENUE	507-4300

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MAHADKAR ALOPA DDS	94 01 37 AVENUE	507-4300
MAHMUD ASHFAQ DDS	101 13 JAMAICA AVE	805-0211
MAHMUD ASHFAQ DDS	134 21 SPRINGFLD BLV	712-9494
MALLIK MANJIT DDS	96 10 57TH AVENUE	271-3995
MANI V O DDS	117 02 LIBERTY AVE	843-7069
MATHEW JOHN DDS	149 27 JAMAICA AVE	658-5585
MEHTA HARSHA D DDS	103 09 NORTHERN BLVD	565-2451
MEHTA HARSHA D DDS	153 09 78 AVENUE	526-7049
MEHTA HARSHA D DDS	90 10 SUPTHIN BLVD	526-7049
MEHTA RASHMI N DDS	166 40 89TH AVE 1K	291-2288
MENSCH B MCPARTLIN J	45 27 47TH STREET	426-5089
MENSCH B MCPARTLIN J	60 59 83 PL	426-5089
METZ GROZDALIN DDS	3475 GREYSTONE	796-4796
MILLER DONALD DMD	200 17 LINDEN BLVD	712-0605
MITTMAN MURRAY DDS	8007 NORTHERN BLVD	335-0100
MONDSHINE STANLEY DDS	68 36 108 STREET	268-1561
MORALES ENRIQUE DDS	54 06 MYRTLE AVE	497-7100
MOTT AVE DENTAL	1913 MOTT AVENUE	327-8282
NASSER ADEL E DDS	31 22 STEINWAY ST	956-8812
NIKIAS CHRIS G DDS	34 08 30 AVE	728-0122
NOURELDEEN A M DDS	83 45 BROADWAY	271-8432
ORGEL IRA DDS	105 05 69TH AVENUE	830-0209
PARIKH AMRISH K DDS	105 47 65 ROAD	897-9371
PARIKH ATUL R DDS	20 50 SEAGIRT BLVD	327-2147
PARKER HUGH D DDS	172 20 LINDEN BLVD	297-2220
PATEL MANILAL I DDS PC	29 15 36TH AVENUE	729-0443
PERALTA GEORGINA DDS	93 17 ROOSEVELT AVE	565-5304
PLUMMER THOMAS DDS	90 53 SUTPHIN BLVD	739-6050
POLLACK SEYMOUR DDS	20 28 FRAN LEWIS BLV	746-3355
POST ARTHUR S DDS	142 10 HOOVER AVENUE	657-0118
PRESICCI ANTHONY DDS	358 MASSACHUSETTS AV	799-5780
PRESICCI ANTHONY DDS	62 40 WOODHAVEN BLVD	426-1322
PRUDENTCARE DENT SV PC	220 24 HILLSIDE AVE	479-7100
RACHKIREE NIPAVANN DDS	3724 79TH STREET	898-3255
RAGOVIN SANFORD A DDS	220 08 64TH AVENUE	428-8935
RAMADAN EZZAT M DDS	36 01 31 AVENUE	204-1212
RICHMAN MITCHELL DDS	37 60 JUNCTION BLVD	634-7100
ROSEN PAUL DDS	89 28 MERRICK BLVD	291-9458
ROTMAN FLORICA DDS	67 105 BURNS ST	894-4474
ROTMAN FLORICA DDS	68 22 FOREST AVE	894-4474
ROTMAN FLORICA DDS	75 30 METROPOLITAN A	894-4474
RUBINSTEIN M H DMD	64 12 FRESH POND RD	417-0800
SALTZMAN E SCOTT DMD	70 50 AUSTIN STREET	268-7979
SAMET IRWIN DDS	719 EMPIRE AVENUE	327-7440
SANDLER SERGEY DDS	25 02 34 AVENUE	786-9292
SAVIN CORALIA R DDS	112 47 QUEENS BLVD	544-9414
SCHACHNER STEVEN DDS	187 02 HILLSIDE AVE	454-4444
SCHER ELLIOT W DDS	105 55 62ND DRIVE	592-4123
SCHMITT LAURA DDS	81 42 BAXTER AVENUE	424-3322
SCHREIBER SIDNEY DDS	38 11 BROADWAY	728-2210
SCHUMAN ALLAN DDS	131 14 ROCKAWAY BL	322-9022
SCHWARTZ STANLEY N DDS	102 10 66 RD	896-8088
SERGHIE PAUL DDS	63 59 FOREST AVENUE	386-1600
SHAH HARESH ETAL	87 34 PARSONS BLVD	739-4845
SHAH J S DDS	86 13 JAMAICA AVENUE	847-3300
SHAH VINIT DDS	80 31 BROADWAY	429-4477
SHARIFI NASER DDS	253 15 80TH AVE	470-9000
SIDDIQUI NUZHAT H DDS	11 12 MAIN AVE	626-3330
SIDHU DALJEET S DDS	42 06 BROADWAY	204-9345
SILVERBERG ABBE DDS	6710 ROAD BEACH	945-7150
SIMS OSCAR F DDS	119 50 METROPLTN AVE	847-7454
SNYDER RICHARD DDS	98 25 HC HDNG EXP 2E	592-2330
SOMMERS HOWARD I DDS	87 08 JAMAICA AVE	849-5900
SOOD AMIT	74-09 37TH AVE	672-1456
STOBER ALAN E DDS	113 21 JAMAICA AVE	847-2238
STOBER ALAN E DDS	84 39 153 AVE	845-8003
STOIAN NICOLAE N DDS	40 19 74TH STREET	565-3000
SUNDERRAJ MARY DDS	140 15 HOLLY AVENUE	359-3113
SURTI BHUPENDRA DDS	81 11 45TH AVE SU 1J	424-5757
TANG YORK DDS	69 10 108 ST 1Q	520-8432
THAKKAR RAMESH DDS	255 12 HILLSIDE AVE	343-2123
THORPE EURAL E DDS	162 20 108 AVE	526-0388
THURM MYRON J DDS	37 30 73 ST	335-0777
TIANGCO D RODRIGO DDS	87 08 JUSTICE AVE S2K	639-8473
TISCHLER CRAIG L DDS	95 08 QUEENS BLVD	459-0778
TRAGER ROBERT DDS	JFK AIRPORT INT 2311	656-4747
TRAGER ROBERT DDS	111 02 FARMERS BLVD	454-3442
TRIVEDI JAYESH DDS	134 08 ROCKAWAY BLVD	529-3300
VALLEJO BEATRIZ DDS	185 16 HILLSIDE AVE	523-8900
VERMA BINOD K DDS PC	59 04 JUNCTION BLVD	699-8268
WEINSTEIN DANIEL DDS	49 13 BERNON BLVD	392-4982
WEINTRAUB JEFFREY DDS	221 01 69 AVENUE	631-2488
WERSHBA RONALD S DDS	58 21 METROPOLITAN A	821-2149
WINIK SHELDON E DMD	136 10 FRANKLIN AV	886-5552
YARCHOAN ZACHARY DDS	1611 CENTRAL AVENUE	327-3670
YEROSHALMI REUBEN DDS	1 CONTINENTAL AVE 2	520-9108
YESGAR LOUIS DDS	1691 PUTNAM AVE	821-4111
ZAZEELA ZUCKER DDS PC	131 14 ROCKAWAY BLVD	529-4967
ZHARNITSKY MARK DDS	96 55 ROOSVELT AVE	478-1758
ZHARNITSKY MARK DDS	98 37 65 AVE 4A	478-1758
ZYMARIS NICHOLAS G DDS	31 19 77 STREET	779-4100

GROUPS - DENTAL

COHEN PAUL IRVING DDS	88 01 PARSONS BLVD	526-3400
CONCERNED DENTAL CARE	119 01 LIBERTY AVE	843-1616
CONCERNED DENTAL CARE	133 40 131ST STREET	529-3800
DENT CARE DENTAL OFFIC	46 12 QUEENS BLVD	297-6282
FRIEDMAN ROBERT DDS PC	175 67 HILLSIDE AVE	297-3303
STEIN HAROLD DDS	32 34 STEINWAY STRT	728-3314

ORAL SURGEON

CHERIS LEON J DDS	31 16 STEINWAY ST	932-6212
MA SCOTT DDS	41 25 KISSENA BLVD	461-8705

ORTHODONTIST

BLOCH MILTON DDS	70 15 164 ST	591-6411
DIBLASI FRANK P DDS	85 95 SANTIAGO ST	479-4193
FIASCONARO J E DDS	74 10 35TH AVE	424-6743
HALBERSTADT G DDS	20 CONTINENTAL AVE	261-1400
KUTTNER WILLIAM J DDS	147 05 70 RD	261-8391
MARTIN BASIL D DDS	147 12 ROCKAWAY	659-8600
SPRINGFLD BLVD DENTAL	112 08 SPRINGFLD BLV	479-4100
SPRINGFLD BLVD DENTAL	112 08 SPRINGFLD BLV	544-5588
WEINBERG LEONARD DDS	109 CARLETON AVENUE	461-5588
WEINBERG LEONARD DDS	147 14 SANFORD AVE	461-5588

PEDODONTIST

LEEDS JEFFREY DDS	259 19 HILLSIDE AVE	343-8756

Staten Island

ENDODONTIST

SCHECHTER SCOTT DDS	2655 RICHMOND AVENUE	761-9700

GENERAL PRACTITIONER - DENTAL

ARMANIOUS MAGED DDS	275 VAN NAME AVE	720-7250
BALLAL HEBRI DDSA	3371 RICHMOND AVE	948-3707
BALLAL HEBRI DDS	50 WOODROW RD	948-3707
BHATT YOGESH K DDS	4304 RICHMOND AVENUE	948-8629
CHAINANI ASHOK DDS	253 BROAD STREET	720-0088
DAMIANO JOHN A DDS	433 ANNADALE ROAD	948-4181
DANGELO SAVERIO DDS	4 FIGUREA AVE	356-1043
DIAMOND MARSHALL DMD	1146 HYLAN BLVD	273-5558
FINKEL DONALD G DDS	139 FOREST AVE	273-0860
GARCIA LORETO M DMD	873 TYSENS LANE	979-7070
GENCO MARK DDS	418 ST MARKS PLACE	720-6838
GRAVES JERROD F DDS	327 VICTORY BLVD	448-0298
HUNTER SUSMITA R DDS	209 BROAD ST	771-1874
IBRAHIM SHERINE DDS	1106 BAY STREET	981-5666
JACHNIEWICZ ANNA DDS	1106 BAY STREET	981-5666
JACHNIEWICZ ANNA DDS	338 ARLENE STREET	761-4949
KAPLAN NATHAN I DDS	69 NATICK STREET	351-3331
KAYE ALLAN DDS	3595 RICHMOND AVE	356-1450
KHALIL THERESE DDS	2880 VICTORY BLVD	494-7809
LANE JULES V DDS PC	1669 RICHMOND AVE	983-6300
LOCKE GARY DDS	320 VANDERBILT AVE	273-7711
MAULEON DELLA B DMD	470 PENDALE STREET	351-3449
PATEL MAHESH DDS	70 WESTERVELT AV	447-2271
PLASKOFF MICHAEL DDS	1146 HYLAN BLVD	273-5558
RAMCHANDANI RASHMI DDS	36 LINTON PLACE	966-5578
SOTTILE THOMAS DDS	891 FOREST AVENUE	816-5300
STANISLAUS GLENN R DDS	2015 FOREST AV SU B2	720-8348
STATEN ISLAND MALL DENTAL	2655 RICHMOND AVE	761-9700
STRADFORD TERRANCE DDS	33 CENTRAL AVE	720-0257
TONE CORALIA DDS	11 RALPH PL SU 206	447-4113
VA COTT DEFEO ETAL	97 NEW DORP LA	351-8080

GROUPS - DENTAL

GENERAL DENTAL SERVICE	2748 HYLAN BLVD	979-2200
ROTHMAN PHILIP DDS PC	895 HYLAN BOULEVARD	447-1975

ORTHODONTIST

SHUMAN IRVING DDS	1414 VICTORY BLVD	720-9191
TUCKER IVES DDS	1086 FOREST AVENUE	710-7348

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Rockland County

GENERAL PRACTITIONER - DENTAL

BERTISCH LEO DDS	LOW TOR PROF CENTER GARNERVILLE	947-3666
BERTISCH LEO DDS	ROUTE 202 GARNERVILLE	947-3666
BHATIA BINA DDS	14 DOSCHER AVENUE WEST NYACK	358-7275
CHERNICK ALAN J DDS	10 ESQUIRE ROAD NEW CITY	638-4880
COCCHIERI RICHARD DDS	749 NORTH MAIN ST NEW HEMPSTEAD	354-9564
DESAI GIRISH B DDS	23 SAYMOR DRIVE BARDONIA	542-1880
ESMEZ SERKIZ DDS	119 A WASHINGTON AVE SUFFERN	368-0500
FELDMAN JOEL T DDS	48 WILDER ROAD MONSEY	354-7080
FISHMAN DONALD DDS	7 STRAWTOWN RD W NYACK	358-4600
GOTBETER MOISES DDS	52 BROADWAY HAVERSTRAW	429-7137
HARRIS FREDERIC DDS	47 S PARKER DR MONSEY	354-3020
JAMES CHARLES W DDS	7 BROOKSIDE AVE SOUTH NYACK	358-6433
KHAVARI ALIREZA M DDS	7 ELMWOOD DRIVE NEW CITY	634-1500
KRESBERG IRVING DDS	6 TRINITY VALLEY SPRING VALLEY	356-2240
LAZO TADEO S DDS	33 SO MAIN STREET SPRING VALLEY	356-0788
MARETZO RICHARD JR DDS	29 NO AIRMONT RD SUFFERN	357-4640
MAYERS MITCHELL DDS	132 LESTER DRIVE TAPPAN	359-5588
MAZZA STANLEY DDS	263 N MAIN ST SPRING VALLEY	356-6994
MEISELMAN N I DDS	ONE FLETCHER ROAD MONSEY	352-5242
NANTES VIRTUDES R DDS	281 BLAISDELL ROAD ORANGEBURG	359-9229
PATEL SURENDRA R DDS	250 W CLARKSTOWN RD NEW CITY	356-0140
PRADHAN VIJAY P DDS	18 ABERDEEN DRIVE WEST NYACK	623-9146
PUROHIT V K DDS	49 S MAIN ST SU102 SPRING VALLEY	425-9353
SIEGEL ROBERT M DDS	1 OLD MIDDLETOWN RD PEARL RIVER	735-2929
TURNER P L DDS	255 NORTH MAIN ST SPRING VALLEY	426-1819
WAX HERMAN H DDS	61 NEW MAIN ST HAVERSTRAW	429-5820
ZUCKERBRAUN DAVID DDS	22 VILLAGE SQUARE WEST NYACK	358-8888

GROUPS - DENTAL

DENTAL CARE ROCKLAND	329 RT 59 HUB SHOP C CENTRAL NYACK	353-1880

ORTHODONTIST

COHEN JEROME T DDS PC	196 RAMAPO ROAD GARNERVILLE	356-7888
COHEN JEROME T DDS PC	26 COLLEGE ROAD MONSEY	356-7888
HABER MORTON DDS	111 WESTERN HIGHWAY BLAUVELT	735-4245
HABER MORTON DDS	48 E CENTRAL AVE PEARL RIVER	735-4245

Suffolk County

GENERAL PRACTITIONER - DENTAL

ANKER EDWARD DDS	1126 OSTRANDER AV RIVERHEAD	727-1331
ARBUCCI JOHN R DDS	1 KENTAL LA NESCONSET	724-9115
BEAN KARL S DDS	54 NORTH COUNTRY RD MILLER PLACE	928-6566
BHAT JAYASHRI P DDS	14 TAMARA COURT DIX HILLS	681-8361
BORETZ LEONARD H DDS	485 N OCEAN AV PATCHOGUE	289-5844
CAPLIN HARVEY DDS PC	111 SMITHTOWN BYPASS HAUPPAUGE	724-0900
CAPLIN OSHER GOLDBERG	400 WEST MAIN STREET BABYLON	579-7577
COBLYN THEODORE L DDS	982 SUNRISE HWY WEST BABYLON	661-3303
FLINT ROBERT DDS	73 38 BELL BLVD BAYSIDE	468-1900
GOLDBERG STEVEN M DDS	400 WEST MAIN STREET BABYLON	422-6066
GRAZIANI THOMAS E DDS	240 PATCH YAPHANK RD PATCHOGUE	289-3331
GRAZIANI THOMAS E DDS	3250 VETERANS HIGHWAY BOHEMIA	585-4900
HASELKORN M S DDS	240 PATCHOGUE SLS RD EAST PATCHOGUE	289-7755
KELMENSON DANIEL DDS	68 MOONEY POND RD SELDEN	736-0806
KNEL PAUL H DDS	2500 36 ROUTE 347 STONY BROOK	689-7140
KOZINN IRWIN S DDS	101 THORNWOOD ROAD MASSAPEQUA PARK	541-1793
LANE J V DDS	ONE 23 W SUFFOLK AVE CENTRAL ISLIP	234-9300
LANE J V DDS	6180 JERICHO TPKE COMMACK	499-0040
LANE JULES V DDS PC	6180 JERICHO TPKE COMMACK	499-0040
LAWRENCE JOSEPH R DDS	206 CLAYPITTS ROAD E NORTHPORT	266-5081
LOW KALMAN DDS	1723 GREAT NECK ROAD COPIAGUE	598-3331
MILO SHELDON DDS	1537 STRAIGHT PATH WYANDANCH	643-8444
NARAIN KANAK DDS	128 MEDFORD AVENUE PATCHOGUE	758-8585
NUSSBAUM STEVEN G DDS	3205 HORSEBLOCK RD MEDFORD	289-8686
PACE WILLIAM DDS	344 15 STREET WEST BABYLON	957-1777
PASCULLI FRANK A DDS	188 N OCEAN AVENUE PATCHOGUE	654-1555
PASCULLI FRANK A DDS	629 ROUTE 112 SU 7 PATCHOGUE	654-1555
ROSE DANIEL J DDS	71 IRELAND PLACE AMITYVILLE	691-8181
SAVINO JUDITH S DMD	394 MAIN STREET CENTER MORICHES	878-1010
SAYED IQBAL A DDS	431 SUNRISE HIGHWAY PATCHOGUE	758-8689
SCHNAPP GEORGE DDS PC	150 BROAD HOLLOW RD MELVILLE	271-9384
SCHULTZ JEFFREY S DDS	240 PATCH YAPHANK RD PATCHOGUE	289-3331
SCIOTTO FRANCISCO DDS	109 CARLETON AVE CENTRAL ISLIP	234-3793
SECOR ARNOLD H DDS PC	180 GRANNY RD FARMINGVILLE	732-4010
TRAUB GERALD A DDS	554 LARKFIELD RD E NORTHPORT	266-1042
WECHTERMAN IRA P DDS	CORAM SELDEN PROF BL CORAM	698-1140
WECHTERMAN IRA P DDS	PO BOX 436 CORAM	698-1140
WECHTERMAN IRA P DDS	260 MIDDLE COUNTRY RD SELDEN	698-1140
WOODHEAD RODERICK DDS	215 ISLIP AVENUE ISLIP	277-7741

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GROUPS - DENTAL

CARLETON DENTL GP	109 CARLETON AVE CENTRAL ISLIP	234-3793
THE WISDOM TOOTH	507 MONTAUK HWY WEST BABYLON	422-2935

TOTAL DENTAL CARE 924-8155
999 MIDDLE COUNTRY ROAD
MIDDLE ISLAND

ORAL SURGEON

FROST JOHN M DMD	3771 NESCONSET S214 CENTEREACH	689-5050
FROST JOHN M DMD	600 D N WELLWOOD AVE N LINDENHURST	225-1900
GABRIELE ROBERT DDS	210 GRANT STREET CENTERPORT	421-3582

ORTHODONTIST

BLOCH MILTON DDS	5 DIAMON CT HUNTINGTON	271-9220
ESTRIN SHELDON DDS PC	1093 OLD COUNTRY RD RIVERHEAD	727-5884
ESTRIN SHELDON DDS PC	111 SMITHTOWN BYPASS HAUPPAUGE	724-3505
ESTRIN SHELDON DDS PC	400 W MAIN ST BABYLON	422-8181
ESTRIN SHELDON DDS PC	691 MONTAUK HIGHWAY SHIRLEY	399-3636
FIASCONARO J E DDS	180 EAST PULASKI RD HUNTINGTON STA	673-2999
MEYER BRUCE I DDS	5 PEBBLE STREET STONY BROOK	689-9822
ZUNG IVAN P DDS	534 BROADHOLLOW ROAD MELVILLE	293-0660

Westchester

GENERAL PRACTITIONER - DENTAL

BUTRYMOWICZ BOGDAN DDS	717 N BROADWAY YONKERS	963-3777
CARCH PAUL B DDS	10 FISKE PLACE MT VERNON	699-2300
CHEN THOMAS DMD	18 BROOK STREET CANANDAIGUA	394-3433
DAPPOLONIA VINCENT DMD	3830 HILL BLVD SU 3A JEFFERSON VALLEY	962-6767
DESAI MUKESH B DDS	113 NICOLE CIRCLE OSSINING	478-9898
DESAI MUKESH B DDS	80 SOUTH HIGHLAND AV OSSINING	945-0305
DESAI SWATI DDS	436 SO BROADWAY YONKERS	968-3330
FARAG GEORGE Z DDS	45 SOUTH BROADWAY YONKERS	476-9898
FORTINASH WILLIAM DMD	134 ORCHARD ROAD BRIARCLIFF MNR	941-8585
GLEICHER JERRY S DDS	1329 A N AVE SU 104 NEW ROCHELLE	633-5300
GOLDSTEIN JEFFREY DDS	29 SOUTH BROADWAY YONKERS	963-1691
GREENE DAVID M DMD	621 WHITE PLAINS RD EASTCHESTER	961-3131
GURELL GABRIEL DDS	381 BROADWAY DOBBS FERRY	693-1828
HALPERIN MARTIN S DDS	98 DEHAVEN DR YONKERS	969-8085
HASHEM SHENOUDA DDS PC	158 ELM STREET YONKERS	998-9878
JANOFSKY BARRY DDS	9 WEST PROSPECT AVE MT VERNON	699-8940
KATZ LEONARD DDS	1 PALISADE AVENUE YONKERS	964-8787
KIRSHENBAUM DAVID DDS	169 PARK AVENUE YONKERS	965-3964
KRINICK NOLAN V DDS	2001 PALMER AVENUE NEW ROCHELLE	633-8102
LANE JULES V DDS PC	200 HAMILTON AVE WHITE PLAINS	949-6800
MARSHALL KENNETH DDS	21 NO MAIN ST PORT CHESTER	939-3278
MCCAULEY PATRICK DMD	14 RYE RIDGE PL S223 RYE BROOK	253-8142
MIKAIL EBRAHIM DDS	630 MAIN STREET NEW ROCHELLE	632-4446
MINKOWITZ GARY DDS	29 S BROADWAY YONKERS	963-1691
MINKOWITZ JEZIERSKI	431 BOSTON POST RD PORT CHESTER	937-2810
MOURAD FREDERICK DDS	143 MAMORENECK AVE MAMORENECK	381-0823
MT VERNON NEIGH HTH CT	107 WEST 4TH STREET MT VERNON	699-7200
NATHAN ARTHUR DDS	ONE BURBANK ST YONKERS	779-2090
PANDORF NORMAN DDS	277 BRYANT AVENUE WHITE PLAINS	946-0860
PATEL C M DDS PC	260 SOUTH BROADWAY YONKERS	423-2493
POLIDORO P L DDS	1006 MCLEAN AVE YONKERS	237-7907
PRATO ESPERANZA M DDS	45 LUDLOW SU 502 YONKERS	965-0995
RAJANI SATISH H DDS	14 LINBAR CIRCLE NEW CITY	639-1509
ROSENBERG RONALD L DDS	47 MAMARONECK AVENUE WHITE PLAINS	997-0566
ROSENZWEIG WARREN DDS	10 FISKE PLACE MT VERNON	668-1813
ROTHBERG ALAN DDS	15 ST ANDREW PL YONKERS	963-8090
ROTHSCHILD MAX DDS	250 RUMSEY RD YONKERS	963-3736
SAI DENTAL OFFICE	436 38 SO BROADWAY YONKERS	968-3330
SHAEV SANFORD DDS	3 SOUTH 4TH AVENUE MT VERNON	699-8191
SINGH NARINDER P DDS	2 SADORE LANE 1J YONKERS	337-8404
SINGH NARINDER P DDS	572 SOUTH BROADWAY YONKERS	964-0553
SOMERSTEIN J M DDS	200 NORTH AVE NEW ROCHELLE	235-5444
STEIN MITCHELL B DDS	RT 202 LOELL BOX 436 SOMERS	248-8725
SZYFERBLATT LEO DDS	LIBERTY PROF PLAZA FERNDALE	292-0979
VASSALLO ANTHONY A DDS	155 MAIN STREET OSSINING	762-0333
WADLER IRWIN M DDS	199 MAIN ST WHITE PLAINS	948-8436

GROUPS - DENTAL

COHEN PAUL IRVING DDS	29 SO BROADWAY YONKERS	963-1691
GREENBURGH NEIGH H CTR	330 TARRYTOWN ROAD WHITE PLAINS	285-4998
GREENBURGH NEIGH H CTR	85 COURT STREET WHITE PLAINS	285-4970
NEW HAMPTON DENTAL CTR	RT 17 M PO BOX 427 NEW HAMPTON	374-5711

ORTHODONTIST

GRAHAM RICHARD E DMD	30 GREENRIDGE AVENUE WHITE PLAINS	948-9098
KAPLAN ARTHUR DDS	189 PARK AVENUE YONKERS	965-4233
KAPLAN ARTHUR DDS	170 MAPLE AVENUE WHITE PLAINS	428-5335
VIOLINO ZELL DDS ETAL	1730 CENTRAL PARK AV YONKERS	337-7478
ZUNG IVAN P DDS	140 LOCKWOOD AVENUE NEW ROCHELLE	632-3322

/...

Nassau County

GENERAL PRACTITIONER - DENTAL

ABRAHAMS JOEL A DMD	15 BOND STREET GREAT NECK	482-8677
AJWANI N W DDS	321 WILLIS AVENUE MINEOLA	747-0208
BARTIMMO LOUIS DMD	450 PLANDOME ROAD MANHASSET	627-5442
BARTON EDGAR ALLEN DDS	4277 HEMPSTEAD TPKE BETHPAGE	735-1166
BERG CHARLES A DDS	309 MADISON ST WESTBURY	333-6870
BHAT JAYASHRI P DDS	61 STRATFORD ROAD PLAINVIEW	681-8361
BROWNSTEIN WILLIAM DDS	2110 NTHRN BLVD S204 MANHASSET	627-9393
CAMPO ADOSINDA DDS	8 W MERRICK RD SU207 FREEPORT	867-2400
CARMAN DENTAL CARE	802 CARMAN AVENUE WESTBURY	997-7406
CHUBAK BRUCE DDS	19 WHITE DRIVE CEDARHURST	374-1745
COSTA FRANK DDS	1940 HEMPSTEAD TPKE EAST MEADOW	794-7070
COSTA FRANK DDS	397 LAKEVIEW AVENUE ROCKVILLE CTR	763-2653
DAVIS BELL IVYLYN DDS	131 FULTON AVENUE HEMPSTEAD	565-4335
DEFEO ROBERT C DDS	5500 SUNRISE HWY MASSAPEQUA	798-3300
DENMARK HAROLD J DDS	77 NO CENTRE AVENUE ROCKVILLE CENTR	766-6767
DICKER MORRIS DDS	350 GOLF DRIVE OCEANSIDE	766-9161
FISHBEIN LOUIS L DDS	1 PASADENA DR PLAINVIEW	938-1688
FUSCO JOSEPH P DDS	77 N CENTRE AVENUE ROCKVILLE CTR	766-6767
GIULIANI ROGER DDS PC	4400 MERRICK RD MASSAPEQUA	799-5577
GOLDBERG CAPLIN OSHER	3801 HEMPSTEAD TPKE LEVITTOWN	579-7577
GOLDBERG CAPLIN OCHER	417 W MERRICK ROAD VALLEY STREAM	568-0448
GOLDBERG STEVEN M DDS	3801 HEMPSTEAD TPKE LEVITTOWN	579-7577
GOLDBERG STEVEN M DDS	417 WEST MERRICK RD VALLEY STREAM	568-0448
GOLDBERG STEVEN M DDS	5500 SUNRISE HWY MASSAPEQUA	798-3300
GOLDMAN SOLOMON ETAL	100 WASHINGTON ST HEMPSTEAD	483-7878
GRIEFER ELLWN DDS	11 LAFAYETTE DR WOODMERE	374-9090
GUTHRIE MILTON R DDS	1927 N GRAND AVENUE BALDWIN	223-4825
HALIM MONWARA DDS	1101 CEDAR DR WEST NEW HYDE PARK	741-4531
HIGHT TARICA DMDS PC	1089 GREEN ACRES ML VALLEY STREAM	568-2022
HORIZON DENTAL CARE PC	1155 OTT LANE N MERRICK	486-4414
JABLONKA MARIA DDS	33 NORTH OCEAN AVE FREEPORT	378-3124
JACOBSKIND NORMAN DDS	433 ATLANTIC AVENUE EAST ROCKAWAY	599-1214
KAPPEL WILLIAM S DDS	1820 WANTAGH AVE WANTAGH	785-7570
KATSEVA SONYA DDS	1101 CEDAR DR WEST NEW HYDE PARK	741-4531
KOTHARY MEERA DDS	53 PEPPERMILL ROAD ROSLYN	742-9111
KRAL BERNARD P DDS	782 SALISBURY PK DR WESTBURY	333-2105
LANE J V DDS	35 BROADWAY HICKSVILLE	931-1050
LANE J V DDS	780 FULTON AVE HEMPSTEAD	481-9700
LANE JULES V DDS PC	35 BROADWAY HICKSVILLE	433-1800
LANE JULES V DDS PC	780 FULTON AVENUE HEMPSTEAD	481-9700
LEVIEN LESTER B DDS	552 LAKEVIEW AVE ROCKVILLE CTR	766-4330
LEVIN RONALD L DDS	339 MERRICK RD LYNBROOK	599-1001
MALKIN SAM T DDS	ONE CENTER LANE LEVITTOWN	796-8588
MATE LIEBMAN DDS	190 HICKSVILLE RD BETHPAGE	735-0525
MENSCH B MCPARTLIN J	40 RAILROAD AVENUE GLENHEAD	671-5841
MILO SHELDON DDS	78 WICKS ROAD BRENTWOOD	231-9314
MORRISON ALVIN S DDS	200 HEMPSTEAD AV LYNBROOK	599-2424
MUNK STEVEN DDS	100 MANETTO HILL RD PLAINVIEW	822-9585
NATHAN ARTHUR DDS	294 WEST MERRICK RD FREEPORT	378-4140
PARIKH M DDS	263 BROOKVILLE ROAD BROOKVILLE	455-7800
PARIKH M DDS	278 WILSON AVENUE BROOKLYN	455-7800
PERLMUTTER ALAN DDS	2 HERITAGE COURT VALLEY STREAM	295-1584
PERLMUTTER ALAN DDS	650 CENTRAL AVENUE CEDARHURST	295-1584
PIGOTT SYDNEY E DDS	335 EAGLE AVENUE WEST HEMPSTEAD	485-9412
POSOVSKY STEPHEN DDS	131 FULTON AVE S 601 HEMPSTEAD	483-9488
POSOVSKY STEPHEN DDS	253 NASSAU ROAD ROOSEVELT	868-1892
POST ARTHUR S DDS	2998 CLUBHOUSE ROAD MERRICK	868-5266
QUDSI NAVED A DDS	1121 FRONT STREET UNIONDALE	489-5300
RASTEGAR SASSAN DDS	11 WOOLEYS LANE SUB GREAT NECK	824-4848
RESTIVO ANTHONY J DDS	2770 MARION STREET BELLMORE	221-3464
ROBINSON HERMAN D DDS	380 HEMPSTEAD AVE WEST HEMPSTEAD	481-5858
ROSENBERG PAUL DDS	182 HICKSVILLE ROAD BETHPAGE	579-8850
SCHECHTER S G DDS	980 NORTH BROADWAY MASSAPEQUA	798-8300
SEMLER SIDNEY DDS	1058 PARK BLVD MASSAPEQUA PK	798-8288
SHAH BHUPENDRA B DDS	3 NORTH MAIN ST FREEPORT	623-3030
SOLOMON STEPHEN A DMD	100 WASHINGTON ST HEMPSTEAD	483-7878
SPERANDIO FILIPPO DDS	1155 OTT LANE NO MERRICK	486-4414
STRUM DREW DDS	549 BROADWAY MASSAPEQUA	541-7800
TERZANO GABRIEL M DDS	128 HEMPSTEAD AVENUE LYNBROOK	599-1045
TILLMAN SCOTT DDS PC	1088 OLD CNTRY S202 PLAINVIEW	933-7722
VASA SHAILA DDS	253 NASSAU ROAD ROOSEVELT	868-1892
WEINSTEIN SHELDON DDS	1409 DUTCH BROADWAY VALLEY STRM	825-1255
WOTMAN ROBERT DDS	2174 HEWLETT AVE MERRICK	378-7200
ZOMICK ARNOLD DDS	930 NORTHERN BLVD BALDWIN	223-9301

GROUPS - DENTAL

LYNBROOK DENATL HEALTH	390 SUNRISE HWAY LYNBROOK	599-3131
NORTH SHORE PROF DENT	1088 OLD COUNTRY RD PLAINVIEW	433-3250

ORTHODONTIST

DENMARK STANLEY J DDS	675 OLD COUNTRY RD WESTBURY	333-5381
DIBLASI FRANK P DDS	45 NO STATION PLAZA GREAT NECK	829-8844
DIBLASI FRANK P DDS	660 BWAY SUITE TOOTH MASSAPEQUA	795-5789
ESTRIN SHELDON DDS PC	3801 HEMPSTEAD TPK LEVITTOWN	735-2233
GOLDSCHEIN IRWIN DDS	2900 HEMPSTEAD TPKE LEVITTOWN	731-0555
SEIDEN FELIX A DDS	2035 LAKEVILLE RD NEW HYDE PK	775-9393
TAUB IRA DDS	44 SO CENTRAL AVE VALLEY STREAM	825-0033
WEINBERG LEONARD DDS	22 CARDINAL DRIVE ROSLYN	626-0352

/...

NEW JERSEY

Bergen

GENERAL PRACTITIONER - DENTAL

BRAND TOR V DDS	8 NEW MILFORD AVE DUMONT	384-3333
CHASOLEN THOMAS E DMD	287 RIVERVALE RD RIVERVALE	664-0909
DEROBERTIS NICK	285 PASCACK RD WASHINGTON TOWNSHIP	666-2125
ROGOFF ARNOLD DDS	109 SKYLINE DRIVE RINGWOOD	962-6666
ROSENTHAL LOWELL P DDS	210 MAIN ST NEW MILFORD	262-2929
SIDDIQUI MOHAMMED DMD	320 LIBERTY ST 61 LITTLE FERRY	807-1418
SMITH NORTON L DMD	61 N MAPLE AVE RIDGEWOOD	445-0961
TOBIAS MYRON DDS	27 A BOULEVARD ELMWOOD PARK	796-3815
TOBIAS MYRON DDS	6 CHITTENDEN ROAD FAIRLAWN	796-3815
YANG MICHAEL M DMD	366 FOREST AVENUE PARAMUS	261-7337

ORTHODONTIST

BOTNICK VICTOR DDS	1126 SADDLE RIVER RD FAIR LAWN	567-5104
BOTNICK VICTOR DDS	237 HUTCHINSON ROAD ENGLEWOOD	791-8388

Essex

GENERAL PRACTITIONER - DENTAL

CHANIN RICHARD DMD	1199 CLINTON AVENUE IRVINGTON	375-0400
CHANIN RICHARD DMD	401 FRANKLIN AVENUE BLOOMFIELD	748-0400
COHEN JACOB S DDS	720 SPRINGFIELD AVE IRVINGTON	373-9321
DULL JOHN W DDS	369 HOOVER AVE STE3 BLOOMFIELD	743-4058
GORMELY THOMAS J DMD	280 WASHINGTON AVE BELLEVILLE	759-2100
HARPER GLENWOOD B DMD	185 CENTRAL AVENUE EAST ORANGE	672-2278
HERMAN SAUL H DDS	148 SOUTH STREET NEWARK	589-5759
HERMAN SAUL H DDS	182 FERRY STREET NEWARK	589-5759
HERMAN SAUL H DDS	148 SOUTH STREET NEWARK	344-5526
HERMAN SAUL H DDS	182 FERRY STREET NEWARK	589-5759
JACKSON DENNIS W DDS	490 CLINTON AVENUE NEWARK	824-4440
JONES SM	IRVINGTON	375-5575
KOELLER WILLIAM P DDS	175 FRANKLIN AV S203 NUTLEY	667-3456
LILOIA MICHAEL P DDS	382 WASHINGTON AVE BELLEVILLE	759-4115
NOVICH SAMUEL S DDS	502 SANFORD AVE NEWARK	374-0800
PANITCH THOMAS M DDS	20 MYRTLE AVE IRVINGTON	374-9752
SCHWARZ EDWARD DDS	134 GREGORY AVE WEST ORANGE	731-5181
SILVER MORRIS DDS	880 GROVE ST IRVINGTON	373-0499
STRATTHAUS GERARD DMD	1199 CLINTON AVENUE IRVINGTON	375-0400

GROUPS - DENTAL

AIRPORT DENTAL CENTER	NEWARK INT AIRPORT NEWARK	624-1000
NO JERSEY FAM DEN GRP	54 FERRY STREET NEWARK	690-5136
NO JERSEY FAM DEN GRP	70 SOUTH MUNN AVE EAST ORANGE	676-8724
ORANGE DENTAL CENTER	325 CENTRAL AVE ORANGE	676-3700

ORTHODONTIST

TABOURNE JOSEPH L DDS	185 CENTRAL AVENUE EAST ORANGE	672-4141

Hudson

GENERAL PRACTITIONER - DENTAL

ABRAMSON LEONARD DDS	391 BROADWAY BAYONNE	436-5158
BOSTON ARNOLD DDS	1252 PATERSON PLK RD SECAUCUS	864-9153
DEVITO STEVEN J DDS	723 KENNEDY BLVD NORTH BERGEN	867-4982
DORNFELD NEIL DDS	134 GRAND PLACE KEARNY	991-8400
GROSSMAN SUSAN DDS	4207 BERGENLINE AVE UNION CITY	866-7998
HASEEB NADEEM DDS	530 MONTGOMERY ST JERSEY CITY	332-4601
ISKAROS MAGED DDS	150 HOPKINS AVE JERSEY CITY	798-7519
JORIS LOUIS DMD	4912 BERGENLINE AVE WEST NEW YORK	865-0123
KARMANN RICHARD B DMD	650 BERGEN AVE JERSEY CITY	435-2446
KHALIL NAWAL W DMD	817 PAVONIA AVE JERSEY CITY	332-3535
LEE CHARLOTTE O DMD	848 BERGEN AVENUE JERSEY CITY	332-0313
LIU JOHN DDS	9003 BERGENLINE AVE NORTH BERGEN	869-8400
PEDOEEM VICTORIA DDS	8 BALDWIN AVE JERSEY CITY	434-5230
SALTZBERG DAVID ETAL	25 MCWILLIAMS PLACE JERSEY CITY	963-1226
SUNG JEFFREY C DMD	400 80TH STREET WEST NEW YORK	868-0088

CONNECTICUT

GENERAL PRACTITIONER - DENTAL

BORT SANTORELLA DDS PC	20 NORTH MAIN ST SO NORWALK	866-8658
KESSLER FREDERICK DDS	P O BOX 4307 GREENWICH	661-6551

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Annex XI

BLUE CROSS WRAPAROUND PLUS PROVIDERS

MANHATTAN

Allergists

Albert Avedon
300 West 53 Street
247-2982

Jeffrey Daniels
30 East 60 Street
319-7977

Paul Ehrlich
35 East 35 Street
685-4225

Arthur Englard
2 West 67 Street
769-0549

Arthur Lubitz
270 West End Avenue
496-0769

James Rubin
35 East 35 Street
685-4225

Michael Teitel
141 East 22 Street
685-6074

U. Tichenor
642 Park Avenue
517-6611

Anesthesiologists

Gary Feldstein
2 West 67 Street
787-0900

Mohamed Dastghaib
560 1st AVenue

Richard Edmunson
333 East 34 Street

Dr. Kaufman
343 East 35 Street

Rosyln Kazanqian
343 East 35 Street

Cardiologists

Jeffrey Bradshaw
132 West 96 Street
662-7790

Norman Cagin
315 West 70 Street
724-4704

Dr. De Armas-Torres
262 Central Park West
721-7300

Adrain Gherman
4960 Broadway
569-3124

Jack Goldberg
170 East 78 Street
933-2244

Stanley Halprin
67 Irving Place
529-2150

Dorothy Kunstadt
927 Park Avenue
348-6000

Richard Lasser
950 Park Avenue
879-2145

Kenneth Lee
130 East 77 Street
744-1106

Joseph Niznik
205 3rd Avenue
995-9197

Craig Smith
161 Ft. Washington Avenue
305-8312

Donald Wallerson
37 West 69 Street
362-0384

Chiropractor

K. Askenase
225 East 64 Street
355-2225

Bryon Collier
300 East 56 Street
688-2016

S. Fineman
131 East 61 Street
753-7676

B. Fradet
275 Madison Avenue
986-3888

M. Goldberg
161 Madison Avenue
685-9123

A. Pilenp
64 East 34 Street
689-2024

Gertrude Smith
242 East 72 Street
491-4170

Colon and Rectal

Randolph Steinhagen
5 East 98 Street
241-7646

Dermatologists

Irving Abrahams
161 Ft. Washington Ave
305-5303

Alvin Adler
100 East 74 Street
772-3377

Douglas Altcheck
115 East 61 Street
838-6867

Shera Aranoff
36 East 70 Street
772-9305

Craig Austin
501 Madison Avenue STE 408
935-5050

Jacob Baral
210 Central Park So
247-1700

Michael Brodin
32 East 37 Street
689-5060

Ruth Buchness
562 1st Avenue Ste L
263-5889

Bruce Burgreen
24 East 36 Street
683-6073

Wallace Busby
133 East 73 Street
988-4800

Yolanda Cestero
121 East 60 Street
838-1831

Stephen Comile
104 East 40 Street
557-2600

Vincent Deleo
161 Ft. Washington Ave
305-5293

D. Douglas
115 East 61 Street
838-6867

Yehuda Eliezi
161 Ft. Washington Ave
694-5293

Wendy Epstein
161 Madision Avenue 7 Fl.
686-0558

Frederic Fenig
745 5th Avenue
753-6033

Michael Fellner
30 East 60 Street
688-5488

Jill Fetell
2 West 86 Street
769-1700

Ellis Gottesfeld
185 West End Avenue
721-4614

Richard Green
50 Park Avenue
679-4134

Raymond Havrilla
32 East 37 Street
661-2899

Virgel Hatcher
105 East 37 Street
686-2888

Marvin Heldeman
135 Central Park West
567-8181

Bruce Heller
315 West 57 Street
245-8123

P. Henessey
650 1st Avenue
683-6470

Esther Ho
35 East 38 Street
972-0446

Josef Jelinek
15 West 12 Street
242-2241

Robert Katz
1 West 61 Street
496-61400 or 787-2929

Pinkas Lebovits
200 West 58 Street
757-7010

Madwin Mintzis
80 8th Avenue
807-7940

Janet Moy
566 1st Avenue
263-5889

Leo Orris
45 East 33 Street
249-8050

Steven Pearlman
425 West 59 Street
262-4444

Hillard Pearlstein
440 East 57 Street
697-4290

J. Penner
115 East 61 Street
838-8340

Barry Pomerantz
270 Wet End Avenue
496-9393

M. Reish
104 East 40 Street
697-4290

Darrel Rigel
24 East 36 Street
684-5964

Gary Rothfeld
30 East 60 Street
644-7230

Donald Rudikoff
140 West 79 Street
496-1400 or 982-5100

C. Shear
114 East 72 Street
472-2890

Frederick Stier
210 East 47 Street
593-4663 OR 570-0624

D. Tannebaum
16 East 76 Street
249-6122

S. Victor
30 East 76 Street
249-3050

D. Wallace
133 East 75 Street
988-4800

Michael Whitlow
562 1st Avenue
263-5889

Endocrinologists

Zachary Bloomgarden
35 East 85 Street
879-5933

Jacob Brenen
116 East 66 Street
535-7514

D. Gage
103 East 75 Street
772-7628

Leonid Poretsky
247 3rd Avenue
995-7081

M. Rothschild
115 East 61 Street
753-2041

A. Rudavsky
128 East 75 Street
737-4111

Family Practitioners

Cecil Broderick
235 West 103 Street
864-4323

Jerry Clements
25 Fifther AVenue #1A
477-1750

Valerie Ravetz
51 East 25 Street 6th fl
684-7455

Robert Schiller
334 West 86 Street
920-6111

Steven Tamarin
441-451 West End Avenue
496-2291

Gastroenterologist

Elliot Arons
123 West 79 Street
877-2833

Michael Bayer
969 Park Avenue
517-7300

Peter Buchin
133 East 73 Street
288-8080

Albert Ciancimino
44 Gramercy Park No.
777-6017

Samuel Daniel
240 Central Park So
246-6588

Douglas Dieterich
345 East 37 Street
986-3330

Richard Dubin
77 Park Avenue
686-3720

Patrick Griffin
95 Central Park West
247-6363

Lester Honig
2 East 84 Street
861-1900

Albert Knapp
21 East 79 Street
737-3446

William Perlow
68 East 86 Street
535-1845

Gerald Salem
44 Gramercy Park No.
777-6017

Charles Silvena
41 Park Park Avenue
685-0875

Max Tesler
30 Central Park So
752-0150

L. Weingarten
10 East 21 Street
674-1600

/...

General Practitioners

Robert Adair
41 West 96 Street
866-2000

Maria Anghel
201 East 28 Street
725-7830

Dr. A. Apostolopoulos
30 Central Park So
838-0010

Dolores Bacon
420 East 70 Street
687-7321

H. Battagliola
235 East 22 Street
684-4488

H. Battagliola
190 East 95 Street
684-4488

Benedict Benigno
20 East 46 Street
753-5225 or 576-9800

Howard Bali ck
1995 Broadway Suite 3
787-8770

David Bobker
139 East 30 Street
532-2026

Sondra Carter
449 East 58 Street
481-1181

David Chatterjee
401 East 39 Street
447-5912

Dionisio Cuevas
564- West 160 Street
568-2026

Morton Davidson
10 East 21 Street
674-1600

Alan Davis
123 West 86 Street
769-4008

Angelina DeCastro
154 Hester Street
226-5297

K. Delphin
235 Wadsworth Ave
927-7353

Stuart Ditchek
106 East 35 Street
679-0984

Eugene Freindlich
114 Amsterdam Avenue
787-2929

Robert Friedmand
205 First Avenue
505-2002

Lloyd Gayle
525 East 68 Street
746-5540

Dennis Greenbaum
36 7th Avenue
929-5925

Stanley Greenbaum
229 East 79 Street
744-1393

Stanley Greenwald
229 East 79 Street
744-1393

Donna Hellegers
104 East 40 Street
867-8385

Chien-Jen Huang
2 Mott Street
227-4505

Nabil Husami
12 West 72 Street
724-8600

Michael Infantino
30 Fifth Avenue
995-0770

Lisa Jamron
275 West 96 Street Ste 14G
316-5248

James Jones
65 Central Park West
787-7820

David Kaufman
314 West 14 Street
620-0144

J. Kupferberg
320 Central Park West
362-0715

Sing Law
195-197 Canal Street
226-3776

Junho Lee
1270 Broadway Ste 211
714-1170

David Levine
250 West 20 street
924-0772

R. Lucas
733 Amsterdam Avenue
866-3820

A. Meislin
530 1st Avenue
340-7219

S. Melamed
129 West 110 Street
662-3400

Ronald Minutoli
2 West 86 Street Ste 4
769-1700

A. Nehorayoff
115 East 23 Street
473-6500

Daniel Newman
35 East 35 Street
725-0646

M. Nyein
13-17 Elizabeth St #301
226-5530

Francis Ottaviaro
15 Sheridan Square
242-2412

N.I. Overweg
133 East 73 Street
861-9000

Julio Roca
620 West End Avenue
874-1512

Stanley Roman
7 Lexington Avenue
533-0209

Daniele Salvioni
201 East 19 Street
460-5300

Robert Salisburg
30 East 40 Street
684-2111

Robert Sandler
3682 Broadway
926-6273

/...

General Practitioners

Irving Saxe
75 Central park W
877-8866

Robert Schepp
197 Third Avenue
982-1132

Benjamin Singer
41 West 12 Street
243-4496

Manuel Sy
110 Lafayette St 7th Fl.
274-8088

Harry Taube
41 Park AVenue
532-2844

M. Treat
161 Ft. Washington Ave
305-8520

V. Valdez
619 West 176 Street
927-8290

Peter Wiernik
111 East 210 Street
920-4826

Manchio Wong
33 Bowery
431-3111

Clifton Wynter
170 William Street
227-9821

Douglas Zeiger
650 1st Avenue
725-0580

Milton Zurrow
49 Third Avenue
228-4620

General Surgeons

Cyrus Assadi
25 Central Park West
315-5588

Howard Baron
222 East 19 Street
533-4300

Philips Barie
525 East 68 Street
746-5401

George Batri
222 East 19 Street
475-0900

Howard Beaton
First Avenue, 16 Street
420-4025

Steven Brower
5 East 98 Street
241-3699

Steven Brandeis
251 East 33 Street
696-5411

Arthur Caron
137 East 36 Street
686-9297

Peter Corines
30 East 40 Street
685-9211

Jerome Deiosse
525 East 68 Street
746-5414

Michael Drew
5 East 98 Street
996-4000

Elizabeth Harnignton
5 East 98 Street
241-6591

Raymond Laraja
871 Fifth Avenue
995-6717

Corines Peter
30 East 40 Street
685-9211

Herbert Pfeffer
161 Madison Avenue
686-2100

John Ranson
530 First Avenue
263-7301

/...

Gynecologist

Emanuel AcQuaye
2090 Adam C. Powell Blvd
674-2956

Margot Amann
930 Park Avenue
988-3527

Terry Andrews
175 West 90 Street
787-0368

Frank Arbucci
64 East 34 Street
689-2024

H. Balick
1995 Broadway
707-8770

Naef Basile
30 East 40 Street
683-8424

B. Benigno
20 East 40 Street
753-5225

Elliot Blumenthal
200 East 78 Street
988-2544

Ilona Brandeis
251 East 33 Street
696-5880

Lars Cedergvit
530 East 70 Street
746-3178

K. Chang
320 Central Park West
877-5049

Harry Condrea
200 West 57 Street
582-7130

K. Dhamoon
230 Central Park So
246-3381

Sally Dorfman
208 East 72 Street
988-9300

R. Fares
1016 Lexington Avenue
570-1289

Raufa Farogin
59 East 54 Street
888-1870

Jill Fetell
2 West 86 Street
769-1700

Lawrence Flaxman
957 Lexington Avenue
570-0979

F. Friedman
133 East 73 Street
988-4800

Carmen Galvez
20 East 74 Street
861-6663

Milton Haynes
231 East 76 Street
744-7727

C. Iliescu
10 West 86 Street
595-9514

Robert Katz
1 West 85 Street
782-2722

S. Keranakis
200 Central Park So
245-6856

John Kim
161 Madison Avenue
213-4911

Niels Lauerson
784 Park Avenue
744-4222

Hon Lee
121 East 60 Street
688-7682

Richard Lumiere
235 East 67 Street Rm 204
734-5700

Jeffrey Mazlin
122 East 78 Street
517-9048

Joel Moskowitz
345 East 37 Street
685-5832

Jeffrey Moskowitz
38-44 East 30 Street
686-6066

Thomas Mullin
215 Lexington Avenue
725-1200

Jesse Munoz
18 East 82 Street
645-6993

Joyce Newman
957 Lexington Avenue
517-8140

George Radnay
86 East 86 Street
535-9455

L. Rama
161 Madison Avenue
683-1952

L. Roberts
285 Lexington Avenue
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69-76 108 Street
Forest Hills
718 997-7690

Kenneth Seslowe
40-33 76 Street
Elmhurst
718 898-5470

Dr. Sultan
108-50 71 Avenue
Forest Hills
718 544-0600

Orthopedic Surgeons

Walter Besser
30-04 Crescent Street
Long Island City
718 204-7752

Laxmi Diwan
31-75 23 Street
Astoria
718 956-2287

Paul Kuflik
30-04 Crescent Street
Long Island City
718 204-4747

A. P. Tambakis
30-41 36 Street
Astoria
718 728-4492

Otolarynologists

J. Belmont
44-04 Queens Blvd
Sunnyside
718-786-8080

Joseph Bumatay
169-18 Union Turnpike
Flushing
718 380-4700

Eliot Danziger
55-28 Main Street
Flushing
718 445-5100

Richard Dynia
55-28 Main Street
Flushing
718 445-5100

Sheldon Hersh
110-11 72 Avenue
Forest Hills
718 261-9000

Allan Levin
104-40 Queens Blvd
Forest Hills
718 830-0707

Surinder Malhotra
45-11 Union Street
Flushing
718 762-4150

R. Molle
30-66 35 Street
Astoria
718 278-1919

Geoffy Pollack
78-12 Met Avenue
Queens
718 894-4198

Henry Ramanathan
43-49 Smart Street
Flushing
718 886-1525

Jerome Rosenthal
55-28 Main Street
Flushing
718 445-5100

Pediatricians

Sergio Aguilar
177-06 Wexford Terr
Jamaica Estates
718 291-9384

Ahju Airen
2104 30 Avenue
Astoria
718 278-4803

Gloria Allen
145-04 97 Avenue
Jamaica
718 657-6085

Thomas Bloom
23-22 30 Avenue
Astoria
718 278-8102

Aura Caldera
112-20 Jamaica Avenue
Richmond Hills
718 847-9100

Oscar Chamudes
12-06 36 AVenue
Astoria
718 392-0562

Jaw-Tang Chen
41-59 Bowne Street
Flushing
718 359-2634

Mickey Chiu
58-36 Main Street
Flushing
718 353-1441

M. Fox
40-36 Junction Blvd
Corona
718 899-4302

Raquel Gonzalez
2104 30 Avenue
Astoria
718 278-4803

C. Gotsis
26-05 23 Avenue
Astoria
718 335-5443

C. Iordanou
32-67 33 Street
Astoria
718 721-6166

Elma Layunas
119-05 Rockaway Blvd
Corona
718 672-1800

R. Massih
86-44 105 Street
849-3554

Hyman Soifer
110-23 70 Road
Forest Hills
718 268-2556

Roseann Spiotta
70-04 Kessel Street
Forest Hills
718 544-7770

J. Syalee
Jamaica Hospital
848-5111

Jose Villarin
72-38 113 Street
Forest Hills
718 268-5445

Kicki Wehlou
149 Slocum Crescent
Forest Hills
718 268-4422

Plastic Surgeon

Vicki Beshlian
536 Beach 126 Street
Belle Harbor
718 945-4080

Podiatrists

Scott Azie
72-03 164 Street
Flushing
591-3320

Lawrence Braunstein
178-09 Hillside Avenue
Jamaica Estates
718 657-4445

Dave Chabra
124-08A Liberty Avenue
Richmond Hill
718 845-4466

Harvey Ellener
69-31 164 Street
Fresh Meadows
718 591-5455

Donna Kirell
87-40 165 Street
Jamaica
718 526-5888

Jonathan Kirell
87-40 165 Street
Jamaica
718 526-5888

David Schecter
104-17 Lefferts Blvd
Richmond Hill
718 843-3268

Radiologists

Neld Barry
42-78 Main Street
Flushing
718 445-9600

Leela Doshi
43-55 147 Street
Flushing
718 762-7132

David Gordon
21-15 31 Street
Astoria
718 726-6028

Baik Hyun Kang
41-61 Bowne Street
Flushing
718 961-1608

Ung Kim
136-30
Maple Avenue Rm 2-H
Flushing
718 939-6446

Savino Joseph
41-61 Bowne Street
Flushing
718 961-2828

Urologists

Krishna Jhaveri
4703 Queens Blvd
Sunnyside
718 786-8080

Paul Basirico
8635 Queens Blvd
Elmhurst
718 478-6699

Roberto Granato
4046 75 Street
Elmhurst
718 335-1437

Lowell Kane
176-60 Union Turnpike
Flushing
718 380-1347

B. Schwartz
58-47 Francis Lewis Blvd
Bayside
718 631-1200

BROOKLYN

Chiropractor

R. Bekemeus
1227 President Street
Bklyn, 11225
718 363-0841

Dermatologists

David Arluk
1558 49 Street
Bklyn, 11219
718 972-2000

Richard Berry
2820 Ocean Parkway
Bklyn, 11235
718 996-3000

Ted Brezel
902 East 86 Street
Bklyn, 11236
718 241-4442

Marica Deitz
1486 Ocean Parkway
Bklyn, 11230
718 627-3024

Etta Novick
1821 Avenue J
Bklyn, 11230
718 338-3030

Marvin Snow
1339 54 Street
Bklyn, 11219
718 851-2535

Morton Zinberg
1000 Ocean Parkway
Bklyn, 11230
718 338-1177

General Practitioners

Faika Abaci
7717 Shor Road
Bklyn, 11209
718 238-0453

G. Amin
170 Buffalo Avenue
Bklyn, 11213
718 774-3600

David Asley
121 Flatbush Avenue
Bklyn, 11226
718 469-6600

Luis Bedoya
876 Bushwick Avenue
Bklyn, 11221
718 455-3490

Fritz Boutin
353 Empire Blvd
Bklyn, 11225
718 467-1136

Joseph Caesar
748 Shepherd Avenue
Bklyn, 11208
718 257-0748

Rizalina Cortes
2202 Beverly Road
Bklyn, 11226
718 282-8500

Robert Darr
222 Bay Ridge Parkway
Bklyn, 11209
718 833-3111

Francis Devito
7715 4 Avenue
Bklyn, 11209
718 833-5858

Joseph Furci
512 Grand Avenue
Bklyn, 11211
718 680-1100

Albert Gold
5 Debevoise Street
Bklyn, 11206
718 963-2254

Aaron Grossman
7318 13 Avenue
Bklyn, 11228
718 748-1999

J. Jean
1386 Flatbush Avenue
Bklyn 11210
718 712-6660

Andrew Kaminski
194 Nassau Avenue
Bklyn, 11222
718 389-5775

Eric Kenworthy
3807 Nostrand Avenue
Bklyn, 11235
718 646-3310

M. Koegel
1911 Avenue L
Bklyn, 11230
718 859-3499

Charles Lewis
421 Avenue P
Bklyn, 11223
718 375-9750

Richard Link
317 Graham Avenue
Bklyn, 11211
718 388-6629

Gordon Lutchman
369 93 Street
Bklyn, 11209
718 680-6000

M. Patel
170 Buffalo Avenue
Bklyn, 11213
718 774-3600

Edgardo Rehder
2632 Atlantic Avenue
Bklyn, 11207
718 385-8899

Paul Rosenstock
1836 Ocean Parkway
Bklyn, 11223
718 339-1732

Pasquale Scotti
589 Metropolitan Avenue
Bklyn, 11211
718 963-2383

P. Seaman
170 Buffalo Avenue
Bklyn, 11213
718 774-3600

Joseph Slomowitz
5022 15 Avenue
Bklyn, 11219
718 851-5212

Elena Starosta
3049 Brighton 6th Street
Bklyn, 11235
718 743-1903

Guito Wingfield
2989 Ocean Parkway
Bklyn, 11235
718 714-1212

General Surgeons

Issaam Arnuk
457 Bayridge Parkway
Bklyn, 11209
718 833-2225

David Kliot
225 Marlborough Road
718 693-1011

Madeline LaMarque
601 East 18 Street
718 774-3600

Gynecologists

K. Ahmed
269 86 Street
Bklyn, 11209
718 238-5183

Edwin Bronstein
2601 Ocean Parkway
Bklyn, 11235
718 615-4187

Kwang S. Choi
148 Smith Street
Bklyn, 11201
718 424-9712

Salomon Epstein
6910 Avenue U
Bklyn, 11234
718 531-6969

Oleg Gutnik
Nostrand Avenue
Bklyn, 11235
718 332-5678

Laura Hobgood
2601 Ocean Parkway
Bklyn, 11239
718 642-3457

Robert Hosty
1335 New York Avenue
Bklyn, 11203
718 284-6544

Ahmad Jaber
5713 Fifth AVenue
Bklyn, 11220
718 238-0101

L. Ligouri
541 92 Street
Bklyn, 11209
718 238-6778

Lee Guick Lim
69 Rudgby Road
Bklyn,
718 462-9494

Arnold Lipton
119 McKibbin Street
Bklyn, 11206
718 384-1607

Edgardo Macalino
142 Joralemon Street Ste 4C
Bklyn, 11201
718 852-8564

George McMillan
614 Eastern Parkway
Bklyn, 11225
718 773-5310

Husam Rimawi
5713 Fifth Avenue
Bklyn, 11220
718 238-2191

Shaban Simsee
370 Bay Ridge Parkway
Bklyn, 11209
718 2238 3490

Internists

Patricia Hart
2020 Cortelyou Road
Bklyn, 11226
718 282-7300

Josef Hertz
841 Utica Avenue
Bklyn, 11203
718 531-7203

R. Rao
718 Linden Blvd
Bklyn, 11203
718 856-4098

Howard Weiss
651 Montgomery Street
Bklyn, 11225
718 778-4800

Laboratories

Clarendon Lab & Surg Supp Co
1125 Flatbush Avenue
Bklyn, 11226
718 856-4700

Universal Diag Labs
1414 Newkirk Avenue
Bklyn, 11226
718 859-4777

Neghrologists

David dombeck
1343 55 Street
Bklyn, 11219
718 972-7222

Neurologists

Alcides Pomina
2136 Ocean Avenue
Bklyn, 11229
718 336-0037

Opthalmologists

Marcia Bakoss
358 Ovington Avenue
Bklyn, 11209
718 238-9631

M. Fell
2783 Ocean Parkway
Bklyn, 11235
718 646-0660

M. Jofe
2705 Ocean Parkway
Bklyn, 11235
718 646-0660

Alan Jordan
149 Pierrepont Street
Bklyn, 11201
718 834-1976

John Kampessis
430 Bay Ridge Parkway
Bklyn, 11209
718 680-0600

W. Kestin
2613 East 16 Street
Bklyn, 11235
718 332-1313

Sheldon Pass
7510 4th Avenue
Bklyn, 11209
718 836-1779

James Zellner
64-14 Bay Parkway
Bklyn, 11204
718 748-2020

Otolarynologists

Douglas Finn
253 78 Street
Bkly, 11209
718 834-0055

C. Wresenthal
78 Todt Hill Road
718 442-5655

Pediatricians

Faika Abaci
7717 Shore Road
Bklyn, 11209
718 238-6067

S. Adimoolam
461 100 Street
Bklyn, 11209
718 238-0700

Grace Altenau
544 78 Street
Bklyn, 11209
718 921-5650

I. Coopersmith
2101 Mermaid Avenue
Bklyn, 11224
718 266-1676

Meera Damle
2789 86 Street
Bklyn, 11223
718 449-0700

R. Daar
222 Bay Ridge Parkway
Bklyn, 11209
718 833-3111

Jeresita O. Go
3102 Newkirk Avenue
Bklyn,
718-282-0493

Nasser Golestanch
1217 Flatbush Avenue
Bklyn, 11226
718-469-3600

R. Khanijoo
116 Grant Avenue
Bklyn, 11201
718 827-6505

C. Tan
141 Midwood Street
Bklyn, 11225
718 469-1212

H. Taubes
3420 Fulton Street
Bklyn, 11208
718 647-1900

Plastic Surgeons

Frederick Cohen
516 Bayridge Parkway
Bkly, 11209
718 748-1101

Podiatrist

Raymond Mollica
8223 14 Avenue
Bklyn, 11228
718 236-2871

Irwin Sater
2583 Ocean Avenue
Bklyn, 11229
718 332-5501

Urologist

Jame Avellini
9921 4th Avenue
Bklyn, 11209
718 680-7300

Gilbert Wise
6740 Third Avenue
Bklyn, 11220
718 438-3475

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Annex XII

BLUE CROSS - INTERNATIONAL PARTICIPATING HOSPITALS

The following list of hospitals accept the Blue Cross card for necessary IN-PATIENT hospital care. In most cases, the hospital will bill Blue Cross directly for covered expenses. For updates to this list, call 1-800-522-2855.

AFRICA	**CAMEROON** **DOUALA** Polyclinic Bonanjo	**GABON** **LIBREVILLE** La Clinique des Trois Quartiers	**KENYA** **NAIROBI** The Nairobi Hospital
	MOROCCO **CASABLANCA** Polyclinique CNSS	**SENEGAL** **DAKAR** Clinique Casahous Clinique Hubert	**TUNISIA** **TUNIS** Polyclinique Taoufik
ASIA	**CHINA** **SHANGHAI** Hau Shan World Wide Medical Center	**HONG KONG** Hong Kong Adventist Hospital	**INDIA** **MADRAS** Apollo Hospital
	JAPAN **TOKYO** International Catholic Hospital **KOBE** Kobe Kaisei Hospital	**MALAYSIA** **PENANG** Penang Adventist Hospital	**PHILIPPINES** **MANILA** Makati Medical Center
	SINGAPORE The American Hospital of Singapore Mount Elizabeth Hospital	**SAIPAN** Commonwealth Health Center	**SOUTH KOREA** **SEOUL** Kang Dong Sungshim General Hospital
	TAIWAN **TAIPEI** Central Clinic and Hospital Country Hospital Taiwan Adventist Hospital	**THAILAND** **BANGKOK** Bumrungrad Hospital The Bangkok Nursing Home Hospital **CHIANG-MAI** McCormick Hospital	**TURKEY** **ISTANBUL** Alman Hastanesi Istanbul

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CARIBBEAN	**ANTIGUA** **ST JOHNS** Adelin Medical Centre	**BAHAMAS** **NASSAU** Doctors Hospital Princess Margaret Hospital	**BERMUDA** **PAGET (HAMILTON)** King Edward VII Memorial Hospital
	CURACAO **WILLEMSTAD** St. Elisabeth Hospital **DOMINICA** **MARIGOT** Marigot Hospital **PORTSMOUTH** Portsmouth Hospital **ROSEAU** Princess Margaret	**DOMINICAN REPUBLIC** **SANTO DOMINGO** Clinica Abreau	**MARTINIQUE** **PORT-DE-FRANCE** Meynard Hospital
	SAINT LUCIA **VIEUX FORT** St. Jude Hospital	**TRINIDAD** **PORT-OF-SPAIN** Port-of-Spain Adventist Hospital	**U.S. VIRGIN ISLANDS** **ST. CROIX** St. Croix Hospital and Community Health Center **ST. JOHN** Myra Keating Smith Community Health Center **ST. THOMAS** St. Thomas Hospital and Community Health Center
EUROPE	**AUSTRIA** **INNSBRUCK** Sanatorium der Kreuzschwestern **ST. JOHANN IN TIROL** A.O. Bezirkskrankenhaus **VIENNA** Neue Wiener Privatklinik Paracelsus Klinik Grinzingerberg	**BELGIUM** **BRUSSELS** Cliniques Universitaires Saint-Luc CUB Hospital Erasme	**FINLAND** **HELSINKI** Mehilainen Hospital

	FRANCE	GREECE	IRELAND
EUROPE	**BORDEAUX** Clinique Mutualiste **BROU-SUR-CHANTEREINE** Clinique Chantereine **CANNES** Sunny Bank Anglo American Hospital **CHARLEVILLE-MEZIERES** Polyclinique du Parc **DEAUVILLE** Polyclinique de Deauville **GRENOBLE** Clinique Mutualiste des Eaux-Claires **LYON** Clinique Mutualiste Eugene Andre **MARSEILLES** Clinique de la Residence du Parc **MOUOINS** Clinique Medicale Plein Ciel et Centre de Repos Saint Basile **NANTES** Clinique Mutualiste **NICE** Clinique St. Antoine **PARIS** American Hospital of Paris Centre Chirurgical Ambroise Pare Centre Chirurgical Pierre Cherest Centre Medico-Chirurgical de la Porte de Choisy Clinique du Bois d'Amour	**ATHENS** Hygeia Hospital **SALONIKA** Saint Luke's Hospital	**CORK CITY** Bon Secours Hospital **DUBLIN** Mater Private Hospital **LIMERICK** St. John's Hospital

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EUROPE (Cont'd)	**FRANCE** (Cont'd) **RENNES** Clinique Mutualiste La Sagesse **ST. LAURENT DU VAR** Institut Arnault Tzanck		
	ITALY **FLORENCE** Casa di Cura Villa Donatello **ROME** Rome American Hospital Salvator Mundi International Hospital **MILAN** Casa di Cura Columbus **TURIN** Casa di Cura Cellini S.P.A. Casa di Cura Fornaca	**MONACO** **MONACO** Centre Cardio Thoracique de Monaco	**NETHERLANDS** **AMSTERDAM** Academisch Ziekenhuis Vrije Universiteit **THE HAGUE** Westeinde Ziekenhuis
	PORTUGAL **LISBON** Hospital da Cruz Vermelha Portuguesa Hospital St. Louis	**SPAIN** **ALICANTE** Santorio Perpetuo Soccorro S.A. **BARCELONA** Clinica Quiron Institut Dexeus **MADRID** Ruber Hospital Ruber Internacional Hospital **MALAGA** Clinica Santa Elena **PALMA DE MALLORCA** Clinica Mare Nostrum **PAMPLONA** Clinica Universitaria de Navarra **VALENCIA** Clinica "Casa de Salud"	**SWEDEN** **STOCKHOLM** Sophiahemmet

EUROPE (Cont'd)	**SWITZERLAND** **BERN** Klinik Beau-Site **GENEVA** Hospital de la Tour et Pavillon Gourgas **LAUSANNE** Clinique Cecil **LUZERN** Klinik St. Anna **SION** Clinique Generale de Sion **ZURICH** AMI Klinik Im Park	**UNITED KINGDOM** **GREAT BRITAIN** **BERKSHIRE** Princess Margaret Hospital **BIRMINGHAM** AMI Priory Hospital **BUCKINGHAMSHIRE** AMI Chiltern Hospital **CHESHIRE** AMI Alexandra Hospital **KENT** AMI Chaucer Hospital AMI Sloane Hospital **LANCASHIRE** AMI Highfield Hospital **LONDON** AMI Blackheath Hospital Harley Street Clinic Humana Hospital Wellington Parkside Hospital AMI Portland Hospital for Women and Children Princess Grace Hospital **MIDDLESEX** Clementine Churchill Hospital **NOTTINGHAM** AMI Park Hospital **SHEFFIELD** AMI Thornbury Hospital	**SCOTLAND** **GLASGOW** AMI Ross Hall Hospital
	GERMANY **BAD-EMS** Paracelsus Klinik Bad Ems **BITBURG** Clemens-August-Krankenhaus **BONN** Evangelisches Krankenhaus Bad Godesberg	**FRANKFURT** Klinikum der Johann Wolfgang Goethe **HAMBURG** Albertinen Krankenhaus Paracelsus Klinik Kath. Marienkrankenhaus	**LANDSTUHL** St. Johannis Krankenhaus **MUNICH** Paracelsus Klinik Munchen Paracelsus Park hospital

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EUROPE (Cont'd)	**GERMANY** (Cont'd) **BREMEN** Paracelsus Kurfurstenklinik **DUSSELDORF** Paracelsus Klinik Golzheim Paracelsus Luisenkrankenhaus	**HANNOVER** Paracelsus Klinik Am Silbersee **HEIDELBERG** St. Josefskrankenhaus	**OSNABRUCK** Paracelsus Klinik **TRIER-EHRANG** Marienkrankenhaus **ZWEIBRUCKEN** Krankenhaus St. Elisabeth
LATIN AMERICA	**ARGENTINA** **BUENOS AIRES** Hospital Britanico de Buenos Aires	**BRAZIL** **BRASILIA** Casa de Saude e Clinica Santa Lucia **RIO DE JANEIRO** Clinica Sao Vicente Hospital Samaritano **SAO PAULO** Hospital Samaritano	**CHILE** **SANTIAGO** Clinica Las Condes
	COLOMBIA **BOGOTA** Clinica de Marly, S.A.	**COSTA RICA** **SAN JOSE** Hospital Clinica Catolica de la Purisma	**ECUADOR** **GUAYAQUIL** Clinica Guayaquil **QUITO** Hospital Metropolitano Hospital Vozandes Quito
	GUATEMALA **GUATEMALA CITY** Hospital Herrera Llerandi	**HONDURAS** **TEGUCIGALPA** Hospital Viera, S.A.	**MEXICO** **GUADALAJARA** Hospital del Carmen Hospital Mexico Americano **MEXICO CITY** American British Cowdray Hospital Hospital Los Angeles **MONTERREY** Hospital San Jose de Monterrey

LATIN AMERICA (Cont'd)	**PANAMA** **PANAMA CITY** Centro Medico Paitilla Clinica Hospital San Fernando **VENEZUELA** **CARACAS** Centro Medico de Caracas Clinica San Pablo Hospital de Clinicas Caracas **MARACAIBO** Hospital Coromoto	**PERU** **LIMA** Clinica Ricardo Palma	**URUGUAY** **MONTEVIDEO** British Hospital
MIDEAST	**EGYPT** **ASWAN** Evangelical Mission Hospital-Al Germaniia **MAADI** Nile Badrawi Hospital	**SAUDI ARABIA** **ALKHOBAR** Almana General Hospital **RIYADH** Al Hammadi Hospital	
	ISRAEL **AFULA** Central Emek Hospital **BEER SHEVA** Soroka Medical Center **EILAT** Yoseftal Medical Center **HAIFA** Carmel Medical Center **HERZLIYA-ON-SEA** Herzliya Medical Center **JERUSALEM** Hadassah Medical Center Shaare Zedek Medical Center **KFAR SABA** Meir General Hospital		

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MIDEAST (Cont'd)	ISRAEL (Cont'd) **PETAH TIKVA** Belinson Medical Center Hasharon Hospital **REHOVOTH** Kaplan Hospital **TEL AVIV** Assuta Hosptial		
SOUTH PACIFIC	AUSTRALIA NEW SOUTH WALES **BAULKHAM HILLS** Baulkham Hills Private Hospital **DARLINGHURST** St. Vincent's Private Hospital **GOSFORD** North Gosford Private Hospital **MEREWETHER** Lingard Private Hospital **NORTH SYDNEY** Mater Misericordiae Private Hospital **WAGGA WAGGA** Calvary Private Hospital **WAHROONGA** Sydney Adventist Hospital	QUEENSLAND **AUCHENFLOWER** Wesley Hospital **BRISBANE** Holy Spirit Hospital St. Andrew's War Memorial Hospital **CAIRNS** Calvary Private Hospital **MACKAY** Mater Misericordiae Hospital **SOUTH BRISBANE** Mater Misericordiae Hospital **TOWNSVILLE** Mater Misericordiae Hospital	SOUTH AUSTRIALIA **ADELAIDE** St. Andrew's Hospital Wakefield Memorial Hospital **ASHFORD** Ashford Community Hospital **GRANGE** Western Community Hospital **NORTH ADELAIDE** Calvary Hospital Memorial Hospital **TOORAK GARDENS** Burnside War Memorial Hospital

SOUTH PACIFIC (Cont'd)	**AUSTRALIA** (Cont'd)		
	TASMANIA	**VICTORIA**	**WESTERN AUSTRIALIA**
	BURNIE Burnie North Western General Hospital	**EAST MELBOURNE** Freemasons Private Hospital St. Andrew's Private Hospital	**BICTON** Bicton Private Hospital
	HOBART Royal Hobart Hospital St. John's Hospital	**FITZROY** St. Vincent's Hospital (Public) St. Vincent's Private Hospital	**MOUNT LAWLEY** St. Anne's Hosptial
	LAUNCESTON Launceston General Hospital	**FRANKSTON** Peninsula Private Hospital	**PERTH** Mount Hospital
		PRAHRAN Alfred Hospital (Public)	**SUBIACO** St. John of God Hospital
		RICHMOND Epworth Private Hospital	
		WINDSOR The Avenue	
CANADA	Some Canadian hospitals will accept the Blue Cross and Blue Shield card and bill a subscriber's home Blue Cross and Blue Shield Plan directly.		

Annex XIII

INSURANCE CARRIER ADDRESSES AND TELEPHONE NUMBERS
FOR CLAIMS AND BENEFIT INQUIRIES

I. BLUE CROSS HOSPITALIZATION AND BLUE CROSS WRAPAROUND/PLUS

Empire Blue Cross
622 Third Avenue
23rd Floor
New York, New York 10017

Attention: George Haranis

Tel: (212) 490-4141 (For general questions)

(212) 476-3417/3419 (For more specific questions concerning the United Nations Group Plans)

(212) 949-8090 (To verify or obtain a participating provider under the WrapAround Plus major medical plan)

II. AETNA MAJOR MEDICAL PLAN

Aetna Life Insurance Company
Unit 41
3541 Winchester Road
Allentown, Pa. 18195-0513

Tel: (212) 567-6969 (for New York residents)
(215) 391-1617 (for non-New York residents)

III. HIP/HMO

HIP Member Services Department
7 West 34th Street
New York, New York 10001

Tel: 1-800-HIP-TALK (1-800-447-8255)

IV. KAISER/HMO

Kaiser Foundation Health Plan
7-11 South Broadway
White Plains, New York 10601

Tel: (914) 682-0025

V. GHI DENTAL PLAN

Group Health Incorporated (GHI)
P.O. Box A965, Times Square Station
New York, New York 10108

Tel: (212) 760-6466/6709